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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))

Attorney Docket No.	SCHW0004
First Inventor or Application Identifier	Dilsaver et al.
Title	Innovation Network
Express Mail Label No.	EL540886088US

JC845 U.S. PTO 09/641082 08/16/00

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

1. [X] * Fee Transmittal Form *(e.g., PTO/SB/17)*
(Submit an original and a duplicate for fee processing)

2. [X] Specification [Total Pages 85]
(preferred arrangement set forth below)
- Descriptive title of the Invention
- Cross References to Related Applications
- Statement Regarding Fed sponsored R & D
- Reference to Microfiche Appendix
- Background of the Invention
- Brief Summary of the Invention
- Brief Description of the Drawings *(if filed)*
- Detailed Description
- Claim(s)
- Abstract of the Disclosure

3. [X] Drawing(s) *(35 U.S.C. 113)* [Total Sheets 75]

4. Oath or Declaration [Total Pages 2]
a. [] Newly executed (original or copy)
b. [] Copy from a prior application (37 C.F.R. § 1.63(d))
(for continuation/divisional with Box 16 completed)
i. [] DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b)

** NOTE FOR ITEMS 1 & 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).*

5. [] Microfiche Computer Program *(Appendix)*

6. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
a [] Computer Readable Copy
b. [] Paper Copy (identical to computer copy)
c. [] Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

7. [] Assignment Papers (cover sheet & document(s))
8. [] 37 C F.R.§3.73(b) Statement *(when there is an assignee)* [X] Power of Attorney
9. [] English Translation Document *(if applicable)*
10. [X] Information Disclosure Statement (IDS)/PTO-1449 [X] Copies of IDS Citations
11. [] Preliminary Amendment
12 [X] Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
13. [] * Small Entity Statement(s) *(PTO/SB/09-12)* [] Statement filed in prior application, Status still proper and desired
14. [] Certified Copy of Priority Document(s)
(if foreign priority is claimed)
15 [] Other

16. If a CONTINUING APPLICATION, *check appropriate box, and supply the requisite information below and in a preliminary amendment*
[] Continuation [] Divisional [] Continuation-in-part (CIP) of prior application No _____/_____
Prior application information: Examiner _____ Group / Art Unit _____
For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS

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Name (Print/Type)	Michael A. Glenn	Registration No. (Attorney/Agent)	30,176
Signature		Date	8/16/2000

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Innovation Network

BACKGROUND OF THE INVENTION

TECHNICAL FIELD

The invention relates to the submission and acceptance of suggestions. More particularly, the invention relates to an innovation network.

DESCRIPTION OF THE PRIOR ART

In the past, employee who were interested in making suggestions for innovation and improvement to a company faced a difficult task of trying to figure out where to direct their suggestions. The company was also faced with a difficult task of trying to organize and evaluate suggestions relating to a myriad of different issues. At the same time, the company may receive numerous solicitations from third parties for investment into or alliance with their business. Companies currently have no system for tracking receipt and internal comment and categorization to any of these corporate development activities.

D. Hager, C. Rose, *Method and Apparatus for Automated Procedure Initiations In A Data Processing System Including Soliciting An Evaluation Vote From Users Automatically Determined In Response To Identification of a Functional Area Associated with a Document*, U.S. Patent No. 5,377,355 (27 December 1994) disclose a method and apparatus in which a selected document is identified and evaluates of the selected document are automatically solicited from a selected group of evaluators. In one embodiment, the evaluators are automatically selected in response to the technical or functional subject matter of the document.

R. Schloss, *System, Method and Computer Program Product For Reviewing and Creating Advisories For Data Located On a Content Server*, U.S. Patent No. 5,878,233 (2 March 1999) discloses a system and method which develops new and revised advisories on content loaded (or available to be loaded) by a client

from a content server via a protocol between the client and any number of advisory servers that maintain "ratings" knowledge bases.

D. Boulton, W. Vucenic, J. Stallings, *Method and Apparatus For Implementing User Feedback*, U.S. Patent Nos. 5,537,618 (16 July 1996) and 5,566,291 (15 October 1996) disclose a method and apparatus for implementing user feedback in which a user may activate an enter feedback mode command in a computer environment to provide feedback in a feedback interface.

Among other shortcomings, the prior art fails to recognize, let alone address, the need to accommodate unsolicited and/or unclassified ideas, suggestions, propositions, or innovations. It would be advantageous to provide an innovation network for receiving and classifying such ideas, suggestions, propositions, and innovations.

SUMMARY OF THE INVENTION

The invention provides a central portal through which employees can make suggestions to a company and through which the company can enter all corporate development solicitations. The portal receives innovative suggestions that are then incorporated into one or more central databases, *e.g.* one database is provided for internal ideas and a separate database is provided for external solicitations. The databases allow suggestions to be categorized based upon key words, and allows peer review and comment. By providing a central database where all suggestions and solicitations and related information are stored, a company can effectively evaluate new innovations.

Features of the preferred embodiment of the invention include a Web page where users can input suggestions for innovations; solicitation of key words related to suggestions for innovation; related suggestions are cross-referenced to minimize entry of duplicate suggestions; broad categories are provided for general classification of different types of ideas and more specific ideas; automatic emailing of specific types of suggestions to specific areas of

responsibility within the company; a status field is provided that indicates whether plans are in place to implement an innovation; peer comments are recorded; and ability is provided such that employees who sign up for areas of interest are automatically notified by email when relevant, new ideas are entered.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a block schematic diagram of an authorization process flow according to the invention;

Fig. 2 is a block schematic diagram of a static content map for an idea submission system according to the invention;

Fig. 3 is a block schematic diagram of an idea submission main page showing top links according to the invention;

Fig. 4 is a block schematic diagram of an idea submission main page showing bottom links according to the invention;

Fig. 5 is a block schematic diagram of a search page site map according to the invention;

Fig. 6 is a flow diagram showing a SMART process according to the invention;

Fig. 7 is a screen display showing a multi-portal home page according to the invention;

Fig. 8 is a screen display showing an introduction and frequently asked questions (FAQ) dialogue for a multi-portal home page according to the invention;

Fig. 9 is a screen display showing an executive introduction to a multi-portal home page according to the invention;

Fig. 10 is a screen display showing a learning center page for a multi-portal home page according to the invention;

Fig. 11 is a screen display showing a statistics page for a multi-portal home page according to the invention;

Fig. 12 is a screen display showing a search page for a multi-portal home page according to the invention;

Fig. 13 is a screen display showing a search results page for a multi-portal home page according to the invention;

Fig. 14 is a screen display showing a detailed search result for a multi-portal home page according to the invention;

Fig. 15 is a screen display showing a comment field for an idea located during a search in a multi-portal home page according to the invention;

Fig. 16 is a screen display showing an idea submission dialog that is associated with an idea located during a search in a multi-portal home page according to the invention;

Fig. 17 is a screen display showing an idea routing dialog that is associated with an idea located during a search in a multi-portal home page according to the invention;

Fig. 18 is a screen display showing an idea entry dialog in a multi-portal home page according to the invention;

Fig. 19 is a screen display showing a related idea located during idea submission in a multi-portal home page according to the invention;

Fig. 20 is a screen display showing an idea submission dialog in a multi-portal home page according to the invention;

Fig. 21 is a screen display showing an idea submission review dialog in a multi-portal home page according to the invention;

Fig. 22 is a screen display showing an acknowledgement page for an idea submission in a multi-portal home page according to the invention;

Fig. 23 is an email acknowledgement for an idea submission in a multi-portal home page according to the invention;

Fig. 24 is a screen display showing an idea routing dialog in a multi-portal home page according to the invention;

Fig. 25 is a screen display showing an initial idea submission dialog for a business unit specific portal home page according to the invention;

Fig. 26 is a screen display showing a related idea located during an idea submission for a business unit specific portal home page according to the invention;

Fig. 27a is a screen display showing a first portion of a further idea submission dialog for a business unit specific portal home page according to the invention;

Fig. 27b is a screen display showing a second portion of the further idea submission dialog for a business unit specific portal home page according to the invention;

Fig. 28 is a screen display showing an idea submission review dialog for a business unit specific portal home page according to the invention;

Fig. 29 is a screen display showing an acknowledgement page for an idea submission for a business unit specific portal home page according to the invention;

Fig. 30 is a email acknowledgement for an idea submission for a business unit specific portal home page according to the invention;

Fig. 31 is a screen display showing an idea routing dialog in a multi-portal home page according to the invention;

Fig. 32 is a screen display showing an initial idea submission dialog for a central idea submission portal home page according to the invention;

Fig. 33 is a screen display showing a related idea located during an idea submission dialog for a central idea submission portal home page according to the invention;

Fig. 34 is a screen display showing an idea submission dialog for a central idea submission portal home page according to the invention;

Fig. 35 is a screen display showing an idea submission review dialog for a central idea submission portal home page according to the invention;

Fig. 36 is a screen display showing an acknowledgement page for an idea submission for a central idea submission portal home page according to the invention;

Fig. 37 is an email acknowledgment for an idea submission for a central idea submission portal home page according to the invention;

Fig. 38 is a screen display showing an idea routing dialog in a multi-portal home page according to the invention;

Fig. 39 is a screen display showing an initial idea submission dialog for a business improvement idea submission portal home page according to the invention;

Fig. 40 is a screen display showing a related idea located during an idea submission dialog for a business improvement idea submission portal home page according to the invention;

Fig. 41 is a screen display showing an idea submission dialog for a business improvement idea submission portal home page according to the invention;

Fig. 42 is a screen display showing an idea submission review dialog for a business improvement idea submission portal home page according to the invention;

Fig. 43 is a screen display showing an acknowledgement page for an idea submission for a business improvement idea submission portal home page according to the invention;

Fig. 44 is an email acknowledgment for an idea submission for a business improvement idea submission portal home page according to the invention;

Fig. 45 is a screen display showing a home page for the IdeaCentral portal according to the invention;

Fig. 46 is a screen display showing an introduction and frequently asked questions for the IdeaCentral portal according to the invention;

Fig. 47 is a screen display showing a process description page for the IdeaCentral portal according to the invention;

Fig. 48 is a screen display showing an introductory message page for the IdeaCentral portal according to the invention;

Fig. 49 is a screen display showing a home page for the LOOP portal according to the invention;

Fig. 50 is a screen display showing an introductory page for the LOOP portal according to the invention;

Fig. 51 is a screen display showing a monthly update page for the LOOP portal according to the invention;

Fig. 52 is a screen display showing a list of past newsletters for the LOOP portal according to the invention;

Fig. 53 is a screen display showing a testimonial entry dialog for the LOOP portal according to the invention;

Fig. 54 is a screen display showing a testimonial entry acknowledgement for the LOOP portal according to the invention;

Fig. 55 is a screen display showing Web updates for the LOOP portal according to the invention;

Fig. 56 is a screen display showing a specific Web update for the LOOP portal according to the invention;

Fig. 57 is a screen display showing a home page for the SMART portal according to the invention;

Fig. 58 is a screen display showing an introductory page for the SMART portal according to the invention;

Fig. 59 is a screen display showing an incentive page for the SMART portal according to the invention;

Fig. 60 is a screen display showing an idea adoption page for the SMART portal according to the invention;

Fig. 61 is a screen display showing sources of assistance for the SMART portal according to the invention;

Fig. 62 is a screen display showing employee awards for the SMART portal according to the invention;

Fig. 63 is a screen display showing a peer comment description for the SMART portal according to the invention;

Fig. 64 is a screen display showing an idea search for the SMART portal according to the invention;

Fig. 65 is a screen display showing idea search results for the SMART portal according to the invention;

Fig. 66 is a screen display showing a peer comment dialog for the SMART portal according to the invention;

Fig. 67 is a screen display showing a peer comment review dialog for the SMART portal according to the invention;

Fig. 68 is a screen display showing a peer comment submission acknowledgement for the SMART portal according to the invention;

Fig. 69 is a screen display showing a home page for the VentureQuest portal according to the invention;

Fig. 70 is a screen display showing an introductory page for the VentureQuest portal according to the invention;

Fig. 71 is a screen display showing details for information identified by links on the introductory page for the VentureQuest portal according to the invention;

Fig. 72 is a screen display showing a business plan development module for the VentureQuest portal according to the invention;

Fig. 73 is a screen display showing details of the business plan development module for the VentureQuest portal according to the invention; and

Fig. 74 is a screen display showing an incentive page for the VentureQuest portal according to the invention.

DETAILED DESCRIPTION OF THE INVENTION

The preferred embodiment of the invention provides a Web-based application that allows employees to submit suggestions and ideas for improving how a company does business. A presently preferred embodiment of the invention supports multiple points of entry, which can include:

- An entry portal, which is a single point of entry to the Web application (THINK);
- A point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to the business unit (SMART);
- A point of entry for motivated submitters with an idea about how to change the company's business (VentureQuest);
- A central point of entry for ideas and suggestions (IdeaCentral); and
- A point of entry for ideas on improving a specific aspect of a company, for example the company's use of the Internet (the LOOP).

The presently preferred embodiment of the invention is described in connection with a full service brokerage company. However, this embodiment of the invention is provided as an example only and is in no way intended as limiting the scope and applicability of the invention. It will be appreciated by those skilled in the art that the invention is readily applicable to any other enterprises including, for example, commercial, not for profit, and governmental enterprises. Further,

while the invention is described in connection with an employee suggestion submission application, it will be appreciated by those skilled in the art that the invention is readily applicable to other suggestion submission applications, including, for example, customer and other third party submissions.

Preferred Embodiment of the Invention - Functionality

The following discussion describes various generic components of an innovation network in accordance with the presently preferred embodiment of the invention. The invention is first discussed below in connection with these generic components and thereafter in connection with a specific implementation of a preferred embodiment of the invention.

Content Management

Content management functionality is provided for the following areas:

- Frequently Asked Questions (FAQ); and
- Site Contact Information.

Site Data Elements

The preferred embodiment of the invention implements database with tables for:

- Submission data elements;
- Qualification questions; and
- Database lookup tables.

Idea Details

For each submitted idea, the preferred embodiment of the invention allows the following types of information to be attached to a suggestion:

- Add review comment;
- Add peer review comment;
- Add link to document or presentation on the Web; and
- Add related idea.

Torchbearer

The torchbearer is an executive participant and advocate in the suggestion entry mechanism who has privileges that allow him to:

- Search all fields;
- Add torchbearer comments;
- Delete submissions; and
- Edit all fields in a submission.

Reports

The preferred embodiment of the invention provides basic reports.

User Validation - In General

Fig. 1 is a block schematic diagram of an authorization process flow according to the invention. At signon (100) user ID and password information are sent to a signon confirmation function (110). In the preferred embodiment of the invention, a ticket window uses this information to generate a ticket (120). The user then has access to various applications within the system (130, 140). The applications incorporate an include file that validates the user ticket (150) in connection with a ticket checker function (160). A security module is also provided that identifies security violations, *e.g.* user not granted access level commensurate with access level required for application accessed, and reports same for investigation (170).

System Requirements

Table 1 below sets forth portal access levels and participants in the suggestion submission process.

Table 1. Portal Access Levels

Employees	Submitter	Torchbearers	Administration
View site content	Submit new ideas	Change all fields in a submission	Change lookup values in the database
Search submission database		Delete an idea	

Add peer comments after login		Update FAQ and Mission Statements	
		View reports	

Note: Submitters are not able to make changes to an idea after it has been submitted.

User Validation - Suggestion Submission

1. To enter a submission, enter a user ID, domain, password, and enterprise to access the site. The user selects the company enterprise from a drop down list that includes, for example:

- Branch Operations & Business Development
- Brokerage Operations
- Business Strategy
- Capital Markets & Trading
- Consumer Products
- Corporate Administration
- Corporate Communications
- Electronic Brokerage
- Finance
- Information Technology
- International
- Mutual Funds
- Retail Client Services
- Retail Finance
- Retail Marketing & Management

- Retirement Plan Services
- Institutional
- Other

2. To add a comment to an existing idea, enter domain user id, domain, password, and enterprise to access the site (select enterprise from a drop down list).

3. Capture first name and last name.

4. Use system objects to retrieve first name, last name, and email. The objects use the domain user id, domain, and password to retrieve this information.

5. Provide direction to system white pages to update first name, last name or email address as appropriate.

An alternative embodiment of the invention provides a mechanism for linking to a company database for enterprise information.

Employee/User Search

Link to view a list of the latest submissions. For the entry portal, return the list of submissions to all innovation groups. For innovation groups, return list of submissions to the appropriate innovation group (*e.g.* system access via an entry point for a specific business unit should return latest submissions for that business unit).

Enter search criteria to return a list of matching submissions.

Provide quick searches:

- Search for submissions user has submitted.

- Search for submissions user has saved but not submitted.

- Search Implementation zone (ideas that have been approved, but for which there are no current resources to implement.)

Torchbearer Search

Search all fields including innovation group qualification questions.

Submit Submissions

Enter data elements specified in the data model shown in Table 2 below.

Table 2. Data Model

Table Name	Purpose
SC_IDEA	Contains all information associated with an idea. It is the master tal which has several foreign keys to the rest of the tables in this schem
SC_LOOKUP	A general purpose table used to populate drop down menus, and list boxes.
SC_TEXT	A general purpose table used to hold extended and descriptive text. is currently used only to hold the text of peer comments.
SC_KEYWORD	Contains the keywords for each idea. Every idea is currently limite to 3 keywords, and these keywords are required, so there will be 3 entries in this table for every idea. This limitation is not a database constraint, but an application (programmed) limitation.
SC_PROGRAM	Contains the Program Names. As more programs are added to this application, this list will grow. Currently, this table contains only I Central, The Loop, SMART and VentureQuest.
SC_REL_IDEA	This table tracks all ideas that the user stated were similar enough t be related to their own idea. Currently, there is a limit of 10 related ideas to each idea, along with descriptive text as to why the user's i

	is unique from the related idea. This limitation is not a database constraint, but an application (programmed) limitation.
SC_LINK	Currently not used.

*Primary Keys

SC_IDEA			
Column	**Datatype**	**Size**	**Description**
ID_ID *	Int		Unique identifier for every idea. Used to relate ideas and keywords in other tables.
PGM_ID	Int		Foreign Key to SC_PROGRAM. Identifi which program this idea belongs to.
ID_IDEA	Varchar2	2000	Contains the text of the idea the user wish to submit
ID_SHORT_NAME	Varchar2	20	Title of Idea
ID_LONG_NAME	Varchar2	80	More descriptive name/title of idea
ID_CATEGORY	Varchar2	20	Category to which this idea belongs -> fk to sc_lookup
ID_ENTERPRISE	Varchar2	20	Enterprise this idea belongs->fkey to sc_lookup
ID_SUBMIT_DT	Date		
ID_STATUS_DT	Date		Date status was set
ID_APPROVED_DT	Date		
ID_LAST_UPDATE	Date		Date idea was last updated
ID_SUBMITTER	Varchar2	15	Fkey to SC_PERSON ->who submitted th idea
ID_SPONSOR	Varchar2	15	Fkey to SC_PERSON ->who sponsored i
ID_OWNER	Varchar2	15	Fkey to SC_PERSON ->adopted
ID_TB_INCENTIVE			
ID_TB_COMMENT	Varchar2	2000	Torchbearer field
TB_NOTES	Varchar2	2000	Torchbearer field
TB_COMMENT_EXPANDED	Text		Huge field to hold comments exceeding 5 chars.
ID_DOMAIN	Varchar2	30	Fkey->sc_lookup
ID_IDEA_EXPAND	Varchar2	2000	If user wishes to expand on idea, it is kept here. **(Idea Central & SMART)**
ID_STAT_INIT	Varchar2	2000	Strategic Initiative: **(Idea,Smart,Venture,LOOP)**
ID_TGT_AUD	Varchar2	2000	**SMART**: Target Audience
ID_WHO_BENEF	Varchar2	2000	**VentureQuest:**
ID_NEED_OPPOR	Varchar2	2000	**VentureQuest:**
ID_SUCCESS	Varchar2	2000	**VentureQuest:**
ID_RULES_BRK_S	Varchar2	2000	**VentureQuest:**
ID_RULES_BRK_I	Varchar2	2000	**VentureQuest:**
ID_COMPETITORS	Varchar2	2000	**VentureQuest:**

ID_DISRUPTIVE	Varchar		**VentureQuest:**
ID_SUPPORTS	Varchar		**VentureQuest:**
ID_PROS			**VentureQuest**
ID_CONS			**VentureQuest**
ID_TEAM			**SMART**
ID_SEGMENT			**SMART**
ID_LOCATION	Varchar		**SMART**
ID_SCOPE			**SMART**
ID_BENEF_TEXT			**VentureQuest,SMART**
ID_TIMESPENT			**Not Used**
ID_IMPORTANCE			**Not Used**
ID_HURDLES			**SMART**
ID_BUSMODEL			**SMART**
ID_CUSTNAME			**LOOP**
ID_CUSTEMAIL			**LOOP**
ID_ACCOUNT			**LOOP**
ID_PRODAREA			**LOOP**
ID_PRODUCT			**LOOP**
ID_GROUP			**LOOP**
ID_REASON			**LOOP**
ID_OPINION			**LOOP**
ID_HURDLES_OTHER			**SMART**
ID_PEERS_TALKED			**SMART**
ID_BENEF_CUST			**SMART**
ID_BENEF_BOTH			**SMART**
ID_BENEF_COMP			**SMART**
ID_BENEF_OTHER			**SMART**
ID_ENTERPRISE_AFFECTED			**SMART, IDEA, VENTUREQUEST**
ID_READ_AGREEMENT			**Not Used Yet**
ID_BENEF_MKT			**SMART**
ID_BENEF_REV			**SMART**
ID_BENEF_COST			**SMART**
ID_BENEF_TEAM			**SMART**
ID_BENEF_MORALE			**SMART**
ID_SUB_OWNERSHIP			**SMART**

SC_LOOKUP

ColName	**Type**	**Size**	**Description**
ID *	Int		Unique identifier for a row
PGM_ID	Varchar2	10	Fkey-> to SC_PROGRAM, or used to filt program specific values to populate drop down/select boxes with.

LU_TYPE	Varchar2	20	Status, Enterprise, ... etc, or another filter
LU_VALUE		20	Value of select box
LU_DESC		75	What is displayed by select box
LU_SEQNO	In		Used to set the sort order displayed in forr fields.

SC_KEYWORD

ColName	Type	Size	Description
ID_ID *	Int		Which Idea this keyword belongs to. The will be three of these per idea.
KW_ID *	Int		The Keyword's Identifier.
KW_KEYWORD	Varchar2	30	The Keyword's Text in Uppercase

SC_PERSON

ColName	Type	Size	Description
PER_KEY	Varchar2	15	Unique identifier for a person
PER_NAME	Varchar2	50	First and last name separated by a space
PER_ENTERPRISE	Varchar2	20	Enterprise person is associated with. Determined at logon.
PER_PHONE		15	Currently Not Used: User's phone numbe
PER_EMAIL		30	Obtained by Com Object. Contact Kevin Rogers for Details.

SC_PROGRAM

ColName	Type	Size	Description
PGM_ID *	Varchar2	10	Unique identifier for Program
PGM_SYS_ADMIN	Varchar2	15	Currently Not Used
PGM_INITIAL_URL	Varchar2	255	Currently Not Used
PGM_NAME	Varchar2	30	Program name used when displaying. Contains full proper name of zone or program.

5

SC_REL_IDEA

ColName	Type	Size	Description
ID_ID *	Int		This Idea... the idea that will have ideas related to it.
RI_ID *	Int		The Number of the Idea that is related to t

			idea : ID_ID
RI_UNIQUE	Varchar2	1000	User's explanation of why the ID_ID is different or unique from the RI_ID.

SC_TEXT

ColName	Type	Size	Description
ID_ID *	Int		Idea that this text belongs to.
TXT_ID	Int		Unique Identifier for this Row
TXT_DATE	Date		Date this text was introduced.
TXT_TYPE	Varchar2	20	What kind of information this textfield represents.. (Comment, peer-review, other
TXT_BY		20	Not currently used: Author of Text
TXT_TEXT	Varchar2	2000	Content of the textual description.

IDEA CENTRAL

Question	Column Name
Which Schwab enterprise does your idea affect the most?	ID_ENTERPRISE_AFFE ED
Which of Schwab's key strategic initiatives does your idea support most?	ID_STRAT_INIT
If you would like to expand on your idea and why it is important, please do so here.	ID_IDEA_EXPAND

LOOP

Question	Column Name
Customer Name	ID_CUSTNAME
Account	ID_ACCOUNT
Group	ID_GROUP
ProductArea (Website,Email,Velocity,Mobile/Wireless,Other)	ID_PRODAREA
Product Select Boxes (LU_TYPE = Website, E-Mail,Velocity…etc)	ID_PRODUCT
Reason	ID_REASON
Opinion	ID_OPINION

SMART

Question	Column Name
If you would like to expand on your idea and why it is important, please	ID_IDEA_EXPAND

do so here…	
How much ownership would you llike?	ID_SUB_OWNERSHIP
What areas of our business will this idea affect? Choose any that apply: External:	ID_TGT_AUD
Internal: Team Specific (y/n)	ID_TEAM
Segment/department	ID_SEGMENT
Location:	ID_LOCATION
Enterprise Affected Most	ID_ENTERPRISE_AFFE ED
Corporate Wide (y/n)	ID_SCOPE
What are the Benefits? Choose any that apply:	
Benefit to Customer	ID_BENEF_CUST
Customer/company relationship benefit	ID_BENEF_BOTH
Company Benefit	ID_BENEF_CUST
If you choose Company Benefit, please select all that apply	
Market Entry	ID_BENEF_MKT
Revenue Enhancer	ID_BENEF_REV
Cost Saver	ID_BENEF_COST
Teamwork	ID_BENEF_TEAM
Morale	ID_BENEF_MORALE
Risk Reduction	ID_HURDLES
Other:	ID_BENEF_OTHER
Which one of Schwab's strategic priorities does your idea support most?	ID_STRAT_INIT

VENTUREQUEST	
Question	Column Name
Which one of Schwab's strategic priorities does your idea support most?	ID_STRAT_INIT
Who would benefit the most? (customers/Employees?)	ID_WHO_BENEF
Describe the employee/customer segment:	ID_BENEF_TEXT
What specific need or opportunity would this idea tackle?	ID_NEED_OPPOR
What signifies success for this idea?	ID_SUCCESS
What (stated or unstated) rules would this idea break?	
Industry rules broken	ID_RULES_BRK_I
Schwab rules broken	ID_RULES_BRK_S
What competitors would this idea upset?	ID_COMPETITORS
How disruptive would this idea be?	ID_DISRUPTIVE
Which Schwab enterprises would be affected?	ID_ENTERPRISE_AFFE ED
Who supports this idea internally?	ID_SUPPORTS
What are the pros of this idea, from supporters perspectives?	ID_PROS
What do supporters say are the cons of this idea?	ID_CONS

Ideas can be submitted through the entry portal or innovation group portals.

Routing questions to determine to which group the submission goes.

Automatically return a list of related ideas that can be appended to the idea submission. There is a uniqueness field that allows users to explain why their idea is different from other related ideas.

Related Idea Search

Create database search, *e.g.* SQL, statements based on keywords.

Search options include a cascade search: first keyword matches, long description matches, and then text matches.

The preferred embodiment of the invention stops the search after a predetermined reasonable number of, *e.g.* ten, hits and returns the results.

In the preferred embodiment of the invention, the search is not case sensitive.

An alternative embodiment of the invention comprises a search engine.

Idea Submission

Users can edit text of a submission they own. However, they cannot change the status of an idea.

Save an idea without submitting it to torchbearers.

Users can append the following to submissions they own:

- Append a comment.
- Append a link to supporting documentation.
- Append a link to a related idea.

TorchBearer User Functionality

Security

- System objects handle levels of access according to distribution lists. There is a distribution list for each group of torchbearers.

TorchBearer Review

- Cannot change text of submission.
- Can change status, category, affected department, sponsor, and owner.
- Can change innovation group (idea is re-submitted).
- Can append idea review comments.
- Can add a field to track any rewards. Rewards are viewable only by torchbearers.

Update Content

- Update mission statement and FAQ.

Reports

- Ability to view innovation group statistic reports.

- Ability to print information about idea(s).

Security and Verification

Uses system objects to validate the login and return first name, last name, and email address of the user based on:

- Domain;

- ID; and

- Password.

Alternative embodiments of the invention provide an interface to lookup a user based on name.

Access levels are determined by distribution lists.

Alternative Embodiments of the Invention - Functionality

The following discussion describes alternative/additional features of the invention.

Content Management

System additionally includes any of:

- Mission statement;
- Letter from a company executive or submission program sponsor;
- Success stories; and
- Others as identified.

Qualification Questions

- Change text of question.
- Build subsets of questions.
- Add/Edit/Delete questions.

Administration

- Add/Edit/Delete departments.
- Add/Edit/Delete innovation groups.
- Add/Edit/Delete categories.
- Add/Edit/Delete status options.

Database Archiving

Archive submissions.

Reports

Create additional reports, including:

- Statistical reports by group;
- Statistical reports across groups; and
- Content reports.

Security Objects

Support lookups.

Export data to tabbed separated files

Reports.

Entry Portal Links and Content

Fig. 2 is a block schematic diagram of a static content map for an innovation network according to the invention.

The system comprises a portal page with links to each innovation group (IG) portal. In general, the types of links at the entry portal level are duplicated to links at the IG level on the IG portal pages.

In fig. 2, a first level entry portal (200) to the innovation network allows access to a company home page (210), a message from management concerning innovation and its value to the company (205), information concerning innovation (350), various user resources (370), a description of the innovation network (340), various statistics (360), a search facility (320), a facility for viewing submissions (330), and a mechanism for routing a user to a most appropriate point of entry to the innovations network (260).

If the user knows which portal he desires to enter, the user may enter the portal from the first entry level portal. In this embodiment of the invention, the portals are identified as the LOOP (220), SMART (230), IdeaCentral (240), and VentureQuest (250). As discussed above, if the user is uncertain as to the portal through which he should enter the innovation network, the invention provides a dialog that directs the user to the most appropriate portal (260).

For each portal, there is a set of dialogs that allow the user to submit ideas, search for ideas, and view ideas. The various portal also include additional features that are specific to the portal (discussed below). Features that the various portal have in common include an information page (221, 231, 241, 251), a statistics page (222, 233, 243, 253), an idea entry page (223, 232, 242, 252), an idea submission function that provides a user with the opportunity to review his submission before it is entered into the system (224, 234, 244, 254), a search feature that allows a user to search through ideas, either for inspiration or to locate related ideas (227, 237, 246, 256), a view function that allows a user to browse through the ideas within the portal and view same (226, 236, 247, 257), and various other functions (225, 235, 245, 255) which are discussed below.

Static Content MapPage Requirements and Functionality

Fig. 3 is a block schematic diagram of an idea submission main page (300) showing top links according to the invention. In Fig. 3, the main entry portal (310) is reached from a company home page(200) via a link provided in the home page. From the innovation network main page (310), the user may search ideas (320), view ideas (330), read information about the innovation network (340), read a discussion on the subject of innovation (350), view statistics on the innovation network (360), and be advised of various resources for further information (370).

Each of these functions is supported at additional levels.

Thus, an idea search (320) includes a idea search entry page (321) from which a search may be performed (322), by which search results are returned to the user (323), and from which the user may view the details of any idea so located (324).

The user may also add peer comments to an idea (325), the idea may be edited by appropriate persons (326), related ideas may be linked to the idea (327), and the torchbearer may add comments concerning the idea (328). While these features are described in connection with a search function, it will be appreciated that they are readily accessed through other innovation network functions.

The user may view submissions (as discussed above), including the latest results (331) and the details of any submissions (332).

Information concerning the innovation network may also include a entry page (341). Likewise, information describing innovation may include an entry page (351), the statistics functions may include an entry page (361), and the user resources function may include an entry page (371).

Fig. 4 is a block schematic diagram of an idea submission main page showing bottom links according to the invention. From a link or dialog (410) on the main page, the user may enter any of the various portals provided in the innovation network. Thus, if the user selects IdeaCentral (240), he is directed to the IdeaCentral portal (430); if the user selects the LOOP (220), he is directed to the LOOP portal (440); if the user selects SMART (230), he is directed to the SMART portal (450); and if the user selects VentureQuest (250), he is directed to the VentureQuest portal (460).

An important feature of the invention is the ability to support multiple portals that serve to direct submissions to a most appropriate location within the company, such that they are considered by the most appropriate persons. This feature is enhanced by the provision of a facility for assisting a user in directing their submission to the most correct and appropriate portal (260). Such feature guides the user through a dialog such that the suggestion is automatically routed to the most appropriate portal as a result of the user's responses. In such facility, the user may have previously submitted an idea (470, 471). In this case, the user may already know the most appropriate portal to which his submission is to be directed. The user enters the submission (472), verifies that the submission is correctly entered (473), indicates a level of commitment to the submission (474), and the submission is directed for viewing and consideration (475).

If the user has not submitted an idea previously, or is not certain which is the most appropriate portal (470, 476), the invention provides an interview dialog (477). As part of this process, the user may search the idea (478), for example to locate related ideas, view the search results (479), and view individual submission from the listed results (480). The user may also add peer comments to an idea (481), the idea may be edited by appropriate persons (482), related

ideas may be linked to the idea (483), and the torchbearer may add comments concerning the idea (484).

Fig. 5 is a block schematic diagram of a search page site map according to the invention. In Fig. 5, two initial types of searches are offered, a general search (510a) and a latest submissions search (510b). Each of these searches proceeds through a corresponding search dialog (511, 512). The user may also use the search mechanism to locate ideas and link them to other ideas (520). Finally, the user typically incorporates an idea search into the idea submission process (470) to avoid duplication of ideas and to provide links to related ideas. In the later case, if the idea submission search has already been performed the idea may be submitted without additional searching (472). In all other cases an idea search is undertaken by the system (478).

An idea list (479) is generated as a result of an idea search, an idea submission search, or a latest ideas search.. The list is used to access various ideas via an idea header (480). Once the idea is selected for viewing, the user may add comments (481). The idea submission mechanism also provides for the creation of links to other information (500), the incorporation of related submission (483), the addition of comments (484), and editing of the submission (482).

The following discussion describes the search mechanism in greater detail.

Search Ideas

A set of fields for entering search criteria, plus one or more check boxes, *e.g.* "ideas submitted by me".

Search Results

A list of ideas matching search criteria from one or more search Ideas pages, or other processes. At least three parts of the application go to this page and display a list of ideas.

Latest Ideas

A list of ideas matching various criteria; *e.g.* the last ten ideas submitted across all of the innovation groups, or the last three submitted for each. This page is the same as the search results page, but with a different title/message.

Enter My Idea (Where to go)

An idea is entered via a series of pages. An idea is entered from either the entry portal or one of the IG portals. Depending on how a user arrives at the idea submission point in the system, the graphic treatment may be different, but the layout is preferably identical.

Once past the initial pages, the rest of the pages vary depending on the IG to which the idea is submitted.

The following illustrates the pages associated with a user dialog during idea submission:

Page 1

Checked for Similar Ideas?

Have you checked the Idea database for similar ideas?

- Yes

- No

If yes, proceed to Login; if no send to Search Ideas.

Page 2

Login

User enters following:

- Domain
- ID
- Password
- Enterprise - (drop down list of enterprise groups within company)

If login successful, go to Verification; if not, message and reprompt.

Page 3

Verification

Show

- ID
- Name

- Email

An informative message at the bottom of the page, *e.g.* "If name or email information is incorrect, do XXX to fix it. You may still submit your idea if the information is incorrect."

Page 4

Routing Questions

Two questions, implemented as radio buttons in the preferred embodiment of the invention:

- My idea is focused on the company external Web site;
- My idea improves upon our current business process; or
- My idea is revolutionary and will change the way we do business.

And:

- I want to own my idea through presentation and approval; or
- I want to submit my idea and watch from the sidelines.

Where a user goes depends on his answers to above and his enterprise (from page 2). The user sees a page, *e.g.* "The best place for your idea is <Innovation Group>.

Which IG the user's idea is routed to is based upon:

- If Web focused, then to the Web related portal.
- If my idea improves business process, then to the company related portal.
- If not Web, and the enterprise is a specific business unit within the company, then to that business unit.
- If my idea is revolutionary and I want to own idea, then to the portal for ideas that challenge the company's current business ideas.
- If my idea is revolutionary, but I don't want to own idea, then to a central suggestion repository.

Page 5

After displaying message about the IG to which the idea is to be submitted, the system proceeds to a page that, aside from graphics, is the same for all IGs (page 5).

Idea Submission Form

Form asking the following:

- Idea Name (20 characters)
- Idea Title (80 characters)
- Keywords (3 to 5)

- Idea Category (from dropdown)
 - Product
 - Service
 - Work Process
 - Employee-Related
 - Other

When the user clicks the "Continue" button, the application performs a search on the idea database and sends the user to the Search Results page. There is a title/message making it clear that the system found ideas that may be similar to the idea that the user is about to enter.

From the Search Results page there is a button for continuing the idea submission process. This button is only there if the user got to the Search Results page through the idea submission process. This button takes user to Interview 5.

Idea Detail Pages

Page shows idea information. Depending on privileges of user, different buttons are enabled:

Buttons:

- View Comments (shows all comments of all types)
- View Links (*e.g.* links to files, URLs in support of idea)
- View Related Ideas (Idea List of related ideas)
- Add Peer Comments (data entry screen to add a Peer Comment)
- Edit Idea (Form to update fields per security/authority)
- Add Related Idea
- Add TorchBearer/Other Comment

Entry Portal Statistics Page

The statistics page provides core statistics that appear for each statistic page. The entry portal shows statistics for all innovation zones. While statistics for each innovation zone show only statistics for that zone.

Table 3 below shows statistics for the various entry points of the system

Table 3. Statistics Kept, By Entry Point

Business Unit Specific	Central Idea Repository	Web	Revolutionary Ideas
Site hits by month			
Submissions (last quarter, quarter to	Ideas submitted this week (or month)		

date)			
Approved submissions from last quarter	Number of ideas submitted by category (product ideas, service ideas, work process ideas, employee-related ideas, other ideas)		
Submissions approved for local "go" (last quarter, plus this quarter to date)	Ideas submitted to date		
Ideas implemented (year to date)			
All of the above by team, segment, enterprise and idea category			
	User sessions to the portal home page		
	Number of ideas submitted by category (product ideas, service ideas, work process ideas, employee-related ideas, other ideas)		
	Top keywords		

Sheppard Mullin

	(pulled from keywords entered by idea owners not what's searched)		
	Which enterprise is receiving most ideas - by month (this only works if all enterprises have the same question, *e.g.* "which enterprise is most affected by your idea)		

Qualification Questions

There are one or more IG specific pages on which a person making a submission is asked for idea information. After all of the idea entry pages are completed, the user goes to the Submit/Save page. The user may submit the idea, or save it and perhaps submit at later time:

- Submit my idea.

- Save my idea so I can work on it later.

If an idea is submitted, the application generates a confirmation email.

Qualification Questions - Submission of Ideas the Change Company's Way of Doing Business

There should be only one answer to each question.

How well does the idea fit with company's strategic priorities?

Select the main priority this idea addresses:

- Provide Spectacular Customer Service
- Invest in World-Class Talent
- Offer Company-Style Help and Advice
- Extend the Reach and Meaning of Company Brand
- Expand into New Lines of Business
- Broaden Company's Electronic Services
- Target Different Customer Segments
- Foster Innovation
- Continuously Improve our Processes
- Maintain Superior Technology
- None of the above, but still a great idea

Who would benefit the most?

Customers?

Describe the customer segment:

(click here for examples)

[EXAMPLES: 401(k) plans smaller than $20 million; prospects with under $5,000 to invest; people who own small countries]

Employees?

Describe the employee segment:

(click here for examples)

[EXAMPLES: employees with more than five years at Company; new employees; employees named Gilbert or Sullivan who work in that new musicals enterprise]

What specific need or opportunity would this idea tackle?

(click here for examples)

[EXAMPLES: we don't offer corporate trustee services yet and it's a $47 billion dollar business; no one in the industry is printing their own currency and we could be first]

What signifies success for this idea?

(click here for examples)

[EXAMPLES: revenues of $32 trillion; cost savings of $16 gazillion; customer relationships having cement-like consistency; market share of 99.44 percent; bragging rights for being first; employee retention rates so high everyone has caller ID to screen out those bothersome headhunter calls]

What (stated or unstated) rules would this idea break?

Company rule(s):

(click here for examples)

[EXAMPLES: prospects with less than $5,000 to invest are unprofitable; we're in the financial services business; the Web is the platform for the future]

Industry rule(s):

(click here for examples)

[EXAMPLES: the stock market isn't a safe short-term play for individual investors; by 2005, there will be only five global financial powerhouses; the experts know better than a bunch of darts randomly thrown]

Which competitors would this idea upset the most?

[EXAMPLES : Full commission brokers; Discount brokers; Mutual fund companies; Banks Wells Fargo; Insurance]

How disruptive would this idea be?

- Extremely disruptive

(It would really shake things up in a revolutionary way.)

- Disruptive

(Things would have to change significantly. If your idea is not disruptive, your idea belongs in the central idea repository.)

Which Company enterprises would be affected?

- All
- Branch Operations & Business Development
- Brokerage Operations
- Business Strategy
- Capital Markets & Trading
- Consumer Products
- Corporate Administration
- Corporate Communications
- Electronic Brokerage
- Finance

- Information Technology
- International
- Mutual Funds
- Retail Client Services
- Retail Finance
- Retail Marketing & Management
- Retirement Plan Services
- Institutional

Who supports this idea internally (at the time of submission)?

What are the pros of this idea, from supporters' perspectives?

What do supporters say are the cons of this idea?

Business Unit Qualification Questions

How well does the idea fit with Company's strategic priorities?

- Select the main priority this idea addresses:

- Provide Spectacular Customer Service
- Invest in World-Class Talent
- Offer Company-Style Help and Advice
- Extend the Reach and Meaning of Our Brand
- Expand into New Lines of Business
- Broaden our Electronic Financial Services
- Target Different Customer Segments
- Foster Innovation
- Continuously Improve our Processes
- Maintain Superior Technology
- None of the above, but still a great idea

<u>How much ownership would you like?</u>

- Complete -- I'd like to own it all the way through the presentation and implementation stages, getting help from a torchbearer and other experts as needed.

- Partial -- I'd like to own this idea only to the presentation stage, getting help from a torchbearer and other experts as needed.

- None -- I don't want to own it at all.

If the idea gets approved, how much time would you personally be able to provide to assist in implementation?

If you would like to expand on your idea and why it is important, please do so here?

Who is the target audience (what areas will this affect)?

Check and fill in blanks as appropriate to your idea:

External

(drop down list)

- Existing customers
- New segment
- Prospects
- All of the above

Internal

- Team: text field
- Segment/department: text field

- Location: drop down list

 Denver

 Phoenix

 Indianapolis

 Orlando

 San Francisco

 More than one

- Enterprise: drop down list

Defining Measurements of Success

What are the benefits?

- Customer benefit: drop down list
 - Revenue Enhancer
 - Cost Saver
 - Teamwork
 - Moral

- Market Entry
- Risk Reduction
- Other
- Other: text box
- Customer/company relationship benefit: text field

What are the potential hurdles to implementation?

- Time
- Resources (people, money)
- Access to corporate
- Availability of information
- Other:
- Other: text box

How does this change the current business model? (optional)

Have you done a peer review?

(Y/N)

If no, display text suggesting they have peer reviews.

Qualification Questions for Central Entry Portal

Which Company enterprise does your idea affect the most?

- All
- Branch Operations & Business Development
- Brokerage Operations
- Business Strategy
- Capital Markets & Trading
- Consumer Products
- Corporate Administration
- Corporate Communications
- Electronic Brokerage
- Finance
- Information Technology

Google Exhibit 1008

- International
- Mutual Funds
- Retail Client Services
- Retail Finance
- Retail Marketing & Management
- Retirement Plan Services
- Institutional

Which of Company's key strategic initiatives does your idea support most? (matches entry portal for ideas that change the company's way of doing business)

- Provide Spectacular Customer Service
- Invest in World Class Talent
- Offer Company-Style Help and Advice
- Extend the Reach and Meaning of Company Brand
- Expand into New Lines of Business
- Broaden our Electronic Financial Services

- Target Different Customer Segments
- Foster Innovation
- Continuously improve our Processes
- Maintain Superior Technology
- None of the above but I think the idea is worth considering

If you would like to expand on your idea and why it is important, please do so here.

Functional Requirements - Business Unit Specific Entry Portal

Home Page

- Similar look and feel to main entry portal
- What is the business unit specific entry portal (Update Content)
- mission statement
- FAQ
- Incentives
- Search Ideas

- Statistics
- Learning Center
- View Latest Ideas
- Contact List I "if you have further questions, please see your local..."

Routing Questions

Same as the application entry portal.

Owner/Implementer Field

There are two ownership "names," *i.e.* "implementer," and "owner" (who is always listed as the idea originator no matter what the status).

Torchbearer Incentive Field

There is an incentives memo field that allows torchbearers to add an incentive which is then provided to the employee.

Search capability

- Recognizes repeat ideas as they are entered;
- Asks the representative to identify why this idea is different;
- When a "past idea" is recognized, allows new owner to combine forces with past owner if idea has not yet been implemented;

- When recognizing duplicate ideas, adds text to not scare people away – "if old idea, environment may be different now."

Implementation Zone

- Separate area for ideas that have already been submitted and approved, but need implementation due to lack of available resources;
- There is a "needs implementation" status;
- Adopter with resources can pick up and implement/project manage;
- Allows ideas to be sent only at the option of the idea owner – unless it is determined that the owner is not attempting to work on the idea. In the latter case, the ideas can be placed here after consulting with owner.

What are the idea status options? - "Status" list

- Not submitted – for adoption zone needing an owner;
- Submitted, not reviewed;
- Under review;
- No go;
- Go;
- Further study;

- Needs implementation – approved, but needs implementation support;

- Completed.

Local Flag

On "simple" or "local" fixes, an idea is flagged to route the idea efficiently to local resources.

Email Notification

An "Acceptance of idea" email auto-reply is provided on all submissions to set expectations on the process. Email tells the idea's owner to which portal that idea was sent.

Peer rating

- Make "peer rating" optional, but offer some incentive (*i.e.* "your idea will be given more weight,"). Also, guarantee that original idea owner name stays with idea while peer review is being obtained.

- Leave it open ended as an additional idea descriptor, and also ask for comments from other employees, or "what sparked this idea?"

Email Notification Pick List

Auto response on "no go," with "ten common reasons" that can be checked off.

Content Management

Contact management system.

DB Export

Can export data from database to spreadsheet.

Online guidance

- Presentation guidelines;
- Project management guidelines and steps;
- "idea owner handbook."

Back-end query functionality

- Reporting;
- Tracking.

Example

Fig. 6 is a flow diagram showing process for a business unit specific entry portal (SMART) according to the invention. In this example, a person having an idea that they wish to submit to the company enters the innovation network at the innovation network Web site (410). The point of entry could also be via a company intranet, or through a dedicated facility, such as a kiosk in the company cafeteria.

The user is directed to a most appropriate submission portal via a dialog (260) that automatically directs the submission as a result of a user interview. The interview comprises various questions that resolve a destination for the user submission.

In this example, the user is asked if the idea relates to the company Web site (605), in which case the user is directed to a portal which is referred to as the LOOP (220); and the user is asked if the idea is related to a specific business unit (610), in this example retail customer services (RCS), in which case the user is directed to a portal which is referred to as SMART (230). If the first two portals are not the most appropriate, then the user is asked if he wants ownership of the idea (620). Ownership, for purposes of this discussion, refers to the degree of commitment the user has to seeing the idea through to fruition. If a requisite degree of ownership is not desired, then the idea is directed to a portal which is referred to as IdeaCentral (240); if the requisite degree of ownership is desired, then the idea is directed to a portal which is referred to as VentureQuest (250).

While this example concerns the presently preferred implementation of the SMART portal, it will be appreciated by those skilled in the art that the invention may be implemented using similar features on any number of portals, and that the portals themselves may be created and operated to collect and evaluate submissions for any number of areas of concern to the company. For example, if the innovation network is used by a government entity, rather than a for-profit company, there may be portals for customer service, infrastructure, and the like.

In this example, the user is directed to the SMART portal (230). Ideas submitted to this portal may also be routed to other portals (630), such that the submission is directed to all appropriate locations and thus achieves maximum exposure within the company.

The submission process is initially self screening (631) in that the user may determine that the submission is not necessary as a result of a search or by viewing other submission. If the user submits an idea (632), it is subjected to a local torchbearer review (633) as a first level of evaluation thereof. The review process is used to determine if the idea is appropriately placed at this portal (634) and, if not, it is routed to another, more appropriate, portal (635).

If the idea is corrected placed, a determination is made whether the idea is to be considered locally (636), in which case the user is directed to a local resource (637). If the idea is has company-wide application, then a determination is made whether the idea is to be sent to a steering committee for review (638). If the idea does not merit such review, then a report is provided to the owner of the idea (who may be the submitter of the idea or may be another individual having ownership of the idea) indicating that the idea is "no go" (639). If the idea has merit, it is routed to the steering committee for review (641). The steering committee evaluates the idea and makes a recommendation (640). If the recommendation is "no go" ((639) the owner of the idea is so advised. If the steering committee recommends GO, the idea may either be routed to a corporate sponsor who implements the idea with the assistance of the idea's owner (642); or a determination may be made whether the owner has the time and resources necessary to implement the idea (643, 645) or whether the idea should be placed in an adoption zone (644) until a sponsor is found or volunteers to implement the idea.

System Navigation - Graphical User Interface

The following discussion and related figures provide a practical implementation of the preferred embodiment of the invention discussed above. In particular, the graphical user interface is described in detail, where the same numeric reference

designators that correspond to previously discussed features of the invention are used to identify such features in connection with the graphical user interface. To the extent that these features are already discussed herein, a discussion thereof is not provided below.

Fig. 7 is a screen display showing a multi-portal home page according to the invention.

Fig. 8 is a screen display showing an introduction and frequently asked questions (FAQ) dialogue for a multi-portal home page according to the invention.

Fig. 9 is a screen display showing an executive introduction to a multi-portal home page according to the invention.

Fig. 10 is a screen display showing a learning center page for a multi-portal home page according to the invention.

Fig. 11 is a screen display showing a statistics page for a multi-portal home page according to the invention. In this example, statistics are provided based upon ideas submitted over various time intervals and by portal of entry (1110); a status table is provided, based upon actions taken or to be taken, and based upon portal of entry (1120), and ideas are sorted by category and portal of entry (1130).

Fig. 12 is a screen display showing a search page for a multi-portal home page according to the invention. In this example, various search criteria may be entered (1210), *e.g.* by means of various pull down menus or data entry fields (1220). The user may complete the search dialog and either submit the search (1230) or clear the form (1240) to reenter search criteria.

Fig. 13 is a screen display showing a search results page for a multi-portal home page according to the invention.

Fig. 14 is a screen display showing a detailed search result for a multi-portal home page according to the invention. In this example, a submission is shown including summary details (1410), such as submitter's name and the like, a description of the idea (1430), a comment (1420), and a list of comments submitted, along with identifying information (1440).

Fig. 15 is a screen display showing a comment field for an idea located during a search in a multi-portal home page according to the invention. In this example, the comment field (151) is a text box. However, a pull down menu or other mechanism may also or alternatively be provided for the entry of comments.

Fig. 16 is a screen display showing an idea submission dialog that is associated with an idea located during a search in a multi-portal home page according to the invention.

Fig. 17 is a screen display showing an idea routing dialog that is associated with an idea located during a search in a multi-portal home page according to the invention. In this example, the user has selected "My idea relates to Electronic Brokerage (EB) products (1710). Thus, the system routes the submission to the LOOP.

Fig. 18 is a screen display showing an idea entry dialog in a multi-portal home page according to the invention.

Fig. 19 is a screen display showing a related idea located during idea submission in a multi-portal home page according to the invention. In this example, the

related idea (1910) is presented and the user may link the idea to (1920) and/or differentiate the idea from (1930) the related idea.

Fig. 20 is a screen display showing an idea submission dialog in a multi-portal home page according to the invention.

Fig. 21 is a screen display showing an idea submission review dialog in a multi-portal home page according to the invention. In this example, the user is presented with an opportunity to review their submission (2110). By submitting the idea, the user assigns all rights in the idea to the company (2120), thereby allowing the company freedom of action with regard to implementation thereof.

Fig. 22 is a screen display showing an acknowledgement page for an idea submission in a multi-portal home page according to the invention. In this example, the idea number is merged with the acknowledgement (2210). In other embodiments of the invention, different degrees of personalization may be provided, for example using well known text merge functions.

Fig. 23 is an email acknowledgement for an idea submission in a multi-portal home page according to the invention. In this example, the idea number is merged with the acknowledgement (2310). In other embodiments of the invention, different degrees of personalization may be provided, for example using well known text merge functions.

Fig. 24 is a screen display showing an idea routing dialog in a multi-portal home page according to the invention. In this example, the user has selected "My idea is primarily related to Retail Client Services" (2410). Thus, the submission is routed to the SMART portal.

Fig. 25 is a screen display showing an initial idea submission dialog for a business unit specific portal home page according to the invention.

Fig. 26 is a screen display showing a related idea located during an idea submission for a business unit specific portal home page according to the invention. In this example, a related idea is located (2610) and the user is asked to confirm if the idea is similar or not and, if not, to indicate why.

Fig. 27a is a screen display showing a first portion of a further idea submission dialog for a business unit specific portal home page according to the invention. In this example, a dialog is provided to the user by which the user indicates the degree of ownership desired (2710) in bearing the idea forward within the company.

Fig. 27b is a screen display showing a second portion of the further idea submission dialog for a business unit specific portal home page according to the invention.

Fig. 28 is a screen display showing an idea submission review dialog for a business unit specific portal home page according to the invention. In this example, all information relating to the submission is summarized (2810) for the user's review. If the user wants to add or change anything in the submission, he selects the "Make Changes" box (2820). Otherwise, the submission is sent to the innovation network for review (see the discussion of Fig. 7 above).

Fig. 29 is a screen display showing an acknowledgement page for an idea submission for a business unit specific portal home page according to the invention. In this example, the idea number is merged with the acknowledgement (2910). In other embodiments of the invention, different degrees of

personalization may be provided, for example using well known text merge functions.

Fig. 30 is a email acknowledgement for an idea submission for a business unit specific portal home page according to the invention. In this example, the idea number is merged with the acknowledgement (3010). In other embodiments of the invention, different degrees of personalization may be provided, for example using well known text merge functions.

Fig. 31 is a screen display showing an idea routing dialog in a multi-portal home page according to the invention. In this example, the user has selected the "My idea improves upon out current business process regardless of what enterprise in impacted" (3110). As a result, the submission is forward to the IdeaCentral portal.

Fig. 32 is a screen display showing an initial idea submission dialog for a central idea submission portal home page according to the invention.

Fig. 33 is a screen display showing a related idea located during an idea submission dialog for a central idea submission portal home page according to the invention. In this example, a related idea is located (3310) and the user is asked to confirm if the idea is similar or not and, if not, to indicate why.

Fig. 34 is a screen display showing an idea submission dialog for a central idea submission portal home page according to the invention.

Fig. 35 is a screen display showing an idea submission review dialog for a central idea submission portal home page according to the invention. In this example, all information relating to the submission is summarized (3510) for the user's review. If the user wants to add or change anything in the submission, he

selects the "Make Changes" box (3520). Otherwise, the submission is sent to the innovation network for review (3530) (see the discussion of Fig. 7 above).

Fig. 36 is a screen display showing an acknowledgement page for an idea submission for a central idea submission portal home page according to the invention. In this example, the idea number is merged with the acknowledgement (3610). In other embodiments of the invention, different degrees of personalization may be provided, for example using well known text merge functions.

Fig. 37 is an email acknowledgment for an idea submission for a central idea submission portal home page according to the invention. In this example, the idea number is merged with the acknowledgement (3710). In other embodiments of the invention, different degrees of personalization may be provided, for example using well known text merge functions.

Fig. 38 is a screen display showing an idea routing dialog in a multi-portal home page according to the invention. In this example, the user has selected "My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time" (3810). As a result, the submission is routed to the VentureQuest portal.

Fig. 39 is a screen display showing an initial idea submission dialog for a business improvement idea submission portal home page according to the invention.

Fig. 40 is a screen display showing a related idea located during an idea submission dialog for a business improvement idea submission portal home page according to the invention. on dialog for a central idea submission portal

home page according to the invention. In this example, a related idea is located (4010) and the user is asked to confirm if the idea is similar or not and, if not, to indicate why.

Fig. 41 is a screen display showing an idea submission dialog for a business improvement idea submission portal home page according to the invention.

Fig. 42 is a screen display showing an idea submission review dialog for a business improvement idea submission portal home page according to the invention. In this example, all information relating to the submission is summarized (4210) for the user's review. If the user wants to add or change anything in the submission, he selects the "Make Changes" box (4220). Otherwise, the submission is sent to the innovation network for review (see the discussion of Fig. 7 above).

Fig. 43 is a screen display showing an acknowledgement page for an idea submission for a business improvement idea submission portal home page according to the invention. In this example, the idea number is merged with the acknowledgement (4310). In other embodiments of the invention, different degrees of personalization may be provided, for example using well known text merge functions.

Fig. 44 is an email acknowledgment for an idea submission for a business improvement idea submission portal home page according to the invention. In this example, the idea number is merged with the acknowledgement (4410). In other embodiments of the invention, different degrees of personalization may be provided, for example using well known text merge functions.

Fig. 45 is a screen display showing a home page for the IdeaCentral portal according to the invention.

Fig. 46 is a screen display showing an introduction and frequently asked questions for the IdeaCentral portal according to the invention.

Fig. 47 is a screen display showing a process description page for the IdeaCentral portal according to the invention. In this example, the user is provided with instruction on the use of this portal and an explanation of the process (4710).

Fig. 48 is a screen display showing an introductory message page for the IdeaCentral portal according to the invention. In this example, a member of the executive staff has authored an explanation of the significance of innovation to the company (4810) which is available to employees who may want to submit an idea for consideration.

Fig. 49 is a screen display showing a home page for the LOOP portal according to the invention.

Fig. 50 is a screen display showing an introductory page for the LOOP portal according to the invention.

Fig. 51 is a screen display showing a monthly update page for the LOOP portal according to the invention. In this example, there is a monthly update regarding product development, especially in regard to employee ideas (5110).

Fig. 52 is a screen display showing a list of past newsletters for the LOOP portal according to the invention. In this example, there is a list of previous editions of the monthly newsletter, along with links directly to the newsletters (5210).

Fig. 53 is a screen display showing a testimonial entry dialog for the LOOP portal according to the invention. In this example, a dialog is provided by which customer testimonials may be captured with regard to various products (5310). This mechanism allows the introduction and evaluation of third party ideas.

Fig. 54 is a screen display showing a testimonial entry acknowledgement for the LOOP portal according to the invention. In this example, the idea number is merged with the acknowledgement (5410). In other embodiments of the invention, different degrees of personalization may be provided, for example using well known text merge functions.

Fig. 55 is a screen display showing Web updates for the LOOP portal according to the invention. In this example, a list of company updates is provided in a left hand side of a display area (5510), while the contents of the updates are listed on the right hand side of the display area.

Fig. 56 is a screen display showing a specific Web update for the LOOP portal according to the invention. In this example, a detailed product report is shown (5610). In the product information, ideas are solicited (5620). Selecting this link "Submit Suggestions for changes" takes the user directly to the innovation network idea submission dialog (see Figs. 57 and 58).

Fig. 57 is a screen display showing a home page for the SMART portal according to the invention.

Fig. 58 is a screen display showing an introductory page for the SMART portal according to the invention.

Fig. 59 is a screen display showing an incentive page for the SMART portal according to the invention. In this example, the incentive program is described (5910).

Fig. 60 is a screen display showing an idea adoption page for the SMART portal according to the invention. In this example, ideas in need of adoption are listed (6010).

Fig. 61 is a screen display showing sources of assistance for the SMART portal according to the invention. In this example, contact information is provided for help in locating a local torchbearer and getting an idea submitted (6110).

Fig. 62 is a screen display showing employee awards for the SMART portal according to the invention. In this example, award winners are listed (6210).

Fig. 63 is a screen display showing a peer comment description for the SMART portal according to the invention. In this example, a description of the peer comment feature is provided, as well as a link to allow a user to enter a peer comment (6310).

Fig. 64 is a screen display showing an idea search for the SMART portal according to the invention.

Fig. 65 is a screen display showing idea search results for the SMART portal according to the invention. In this example, a list of ideas located during a search is provided (6510).

Fig. 66 is a screen display showing a peer comment dialog for the SMART portal according to the invention.

Fig. 67 is a screen display showing a peer comment review dialog for the SMART portal according to the invention. In this example, a dialog is provided for adding a peer comment (6710).

Fig. 68 is a screen display showing a peer comment submission acknowledgement for the SMART portal according to the invention. In this example, a message is sent to the submitter (6810) thanking them for their comment. The message provides links that allow the user to search again, submit an idea or their own, or review their comments.

Fig. 69 is a screen display showing a home page for the VentureQuest portal according to the invention.

Fig. 70 is a screen display showing an introductory page for the VentureQuest portal according to the invention.

Fig. 71 is a screen display showing details for information identified by links on the introductory page for the VentureQuest portal according to the invention. In this example, a description is provided for the VentureQuest portal (7210).

Fig. 72 is a screen display showing a business plan development module for the VentureQuest portal according to the invention. In this example, the innovation network is used to link an employee to additional company information that is related to the innovation process within the company. Here, a company module for developing a business plan is provided (7310). Unique to the invention is the association of all aspects of innovation with the innovation network. Thus, the innovation network functions more broadly than a repository for suggestions and ideas, but also as a clearing house for both innovations and important information relating to innovation.

Fig. 73 is a screen display showing details of the business plan development module for the VentureQuest portal according to the invention. In this example, business plan templates (7410) are provided for the business plan module of Fig. 72.

Fig. 74 is a screen display showing an incentive page for the VentureQuest portal according to the invention. In this example, a company incentive plan (7510) is explained.

Although the invention is described herein with reference to the preferred embodiment, one skilled in the art will readily appreciate that other applications may be substituted for those set forth herein without departing from the spirit and scope of the present invention.

For example, a submission may be attached from an outside source to the innovation network, such that a person not having access to the innovation network may nonetheless submit an idea. Thus, an idea may be emailed to an employee and the email message may be attached to, or merged in, the idea submission dialog.

The statistics feature may be implemented to provide data in any desired format. For example, the data from all innovation zones may be aggregated. Also, ideas may be summarized by category. Reports may be automatically generated and circulated to appropriate persons, *e.g.* torchbearers, including such information as number of visits to a particular innovation zone by employees and the number of submission sessions. Further, statistics may be kept tracking the impact of a particular idea on the company, *e.g.* costs savings or increase in revenue attributable to the idea.

A tickler system may be implemented, where a message is automatically sent to all "no go" submitters after a predetermined interval, *e.g.* three months, encouraging additional submissions; or automatic reminders may be sent for each stage of the idea submission process to maintain employee involvement.

The status of a submission may be variously reported. For example, one status option may include an "awaiting enterprise response" field. Further, a notation may be included at each step of the review process, automatically indicating who has reviewed the submission, *e.g.* it has been reviewed by the local torchbearer.

The user interface may also be enhanced, for example mandatory questions within a dialog may be highlighted, *e.g.* in red and/or with an exclamation mark and/or by advising a submitter that certain identified questions must be answered before the idea may be submitted. Further, a mechanism may be provided for checking that mandatory information is provided, and for advising a submitter if certain required fields are not completed.

The user interface may also include a "do not submit" and/or "save" button for employees who do not want to submit an idea, or who want to review and/or edit the idea offline for later submission. A help dialog may also be included, where a submitter is actively guided through the idea submission process in a manner similar to that of the MacOS Guide. The submitter may also be linked to example ideas for the particular innovation zone that the submitter is visiting to help the submitter determine if they are at the correct innovation zone.

The search function may include a global search function that searches across all innovation zones and that optionally identifies the zones in which each located submission resides; or the search function may be limited to a specific innovation zone or zones, *e.g.* by use of a dialog that includes a check box for each zone, where the submitter checks the zones in which the search is to be conducted. The search results may also include a brief summary of the status of the located submissions; and a "search again" feature may be included with the search results to expedite additional searching.

Another aspect of the invention allows a torchbearer or other individual to asign submissions to others, such as other torchbearers.

Another embodiment of the invention provides a means to manage communication/email around an idea. For example, email could be managed from within the edit an idea screen. A user clicks on a button "send response to

user" and the system starts an e-mail screen, including generic response text that is customized. Another button, "forward this idea," populates an e-mail window with the idea detail. This enhances knowledge management around ideas, as well as adding to productivity and efficiency of program administrators.

One aspect of this feature gives an administrator the option to send an e-mail to the submitter, notifying them that a change/update has been made to their idea.

Another aspect of this feature create functionality for the administrator to send an email, including the text of an idea to enterprise reviewed; allows the administrator to customize the introduction to the email; allows the idea to be sent to multiple parties; and/or creates a record of date sent and to whom

Yet another aspect of this feature creates an automated email to the submitter when the administrator changes the zone.

Another aspect of the invention provides Integration to email in the form of a template that populates an email screen with an idea, where the idea is forwarded to the idea submitter's managers for recognition.

Accordingly, the invention should only be limited by the Claims included below.

CLAIMS

1. An apparatus for receiving and processing suggestions, comprising:

a central portal for receiving suggestions from a submitting party on behalf of a receiving party;

a plurality of innovation zones within said receiving party to which said suggestions can be routed, wherein said innovation zones comprise any of:

a point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to said business unit;

a point of entry for motivated submitters with an idea about how to change said company's business;

a central point of entry for ideas and suggestions;

a point of entry for ideas on improving a specific aspect of said company; and

a point of entry for third party submissions;

a mechanism that routes said suggestions to one or more of said innovation zones in response to an interaction with said submitting party;

at least one central database into which said suggestions are categorized based upon key words;

a mechanism for viewing said suggestions to allow peer review and/or comment;

a response module that automatically sends an acknowledgement to said submitting party when a suggestion is submitted by said submitting party, wherein said acknowledgement comprises any of a Web based response and an email message;

a linking module for linking said suggestions to related suggestions, wherein related suggestions are cross-referenced to minimize entry of duplicate suggestions;

an acknowledgement module for automatic emailing of specific types of suggestions to specific areas of responsibility within a company;

a status module that tracks progression of a suggestion through a review, comment, and approval process; and

a statistics module that reports cumulative submissions in a predetermined format;

wherein said mechanism comprises a page based dialog; and

wherein said central portal comprises a Web page.

2. An apparatus for receiving and processing suggestions, comprising:

a central portal for receiving suggestions from a submitting party on behalf of a receiving party;

a plurality of innovation zones within said receiving party to which said suggestions can be routed; and

a mechanism that routes said suggestions to one or more of said innovation zones in response to an interaction with said submitting party.

3. The apparatus of Claim 2, further comprising:

at least one central database into which said suggestions are categorized based upon key words.

4. The apparatus of Claim 2, wherein said mechanism comprises a page based dialog.

5. The apparatus of Claim 2, wherein said central portal comprises a Web page.

6. The apparatus of Claim 2, further comprising:

a mechanism for viewing said suggestions to allow peer review and/or comment.

7. The apparatus of Claim 2, further comprising:

a response module that automatically sends an acknowledgement to said submitting party when a suggestion is submitted by said submitting party.

8. The apparatus of Claim 8, wherein said acknowledgement comprises any of a Web based response and an email message.

9. The apparatus of Claim 2, wherein said innovation zones comprise any of:

a point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to said business unit;

a point of entry for motivated submitters with an idea about how to change said company's business;

a central point of entry for ideas and suggestions;

a point of entry for ideas on improving a specific aspect of said company; and

a point of entry for third party submissions.

10. The apparatus of Claim 2, further comprising:

a linking module for linking said suggestions to related suggestions, wherein related suggestions are cross-referenced to minimize entry of duplicate suggestions.

11. The apparatus of Claim 2, further comprising:

an acknowledgement module for automatic emailing of specific types of suggestions to specific areas of responsibility within a company.

12. The apparatus of Claim 2, further comprising:

a status module that tracks progression of a suggestion through a review, comment, and approval process.

13. The apparatus of Claim 2, further comprising:

a statistics module that reports cumulative submissions in a predetermined format.

14. A network-based application that allows employees to submit suggestions and ideas for improving how a company does business, comprising:

a central portal for receiving suggestions from a submitting party on behalf of a receiving party;

multiple points of entry comprising innovation groups within said receiving party to which said suggestions can be routed from said central portal and which can also receive said suggestions directly; and

a mechanism that routes said suggestions to a most appropriate one or more of said multiple points of entry in response to an interaction with said submitting party;

wherein said multiple points of entry comprise any of:

an entry portal, which is a single point of entry to said network-based application;

a point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to said business unit;

a point of entry for motivated submitters with an idea about how to change said company's business;

a central point of entry for ideas and suggestions;

a point of entry for ideas on improving a specific aspect of said company; and

a point of entry for third party submissions.

15. The application of Claim 14, wherein for each suggestion any of the following types of information to be attached to said suggestion:

a review comment;

a peer review comment;

a link to a document or presentation; and

a related idea.

16. The application of Claim 14, further comprising:

a torchbearer function performed by an executive participant and advocate in said application.

17. The application of Claim 14, further comprising:

a view module that allows viewing of a list of latest submissions.

18. The application of Claim 14, further comprising:

a view module that, for said central portal, returns a list of submissions to all points of entry; and that, for said points of entry, returns a list of submissions to an appropriate innovation group.

19. The application of Claim 14, further comprising:

a search module that allows entry of search criteria to return a list of matching submissions.

20. The application of Claim 19, said search module comprising any of:

a search for submissions a user has submitted;

a search for submissions said user has saved but not submitted; and

a search of an implementation zone for ideas that have been approved, but for which there are no current resources to implement.

21. The application of Claim 14, further comprising:

a submission dialog comprising one or more qualification questions.

22. The application of Claim 21, wherein said one or more qualification questions determine a submitting party's desired degree of ownership of an implementation process for said submitting party's suggestion.

23. The application of Claim 14, further comprising:

an adoption module for soliciting sponsorship of an unowned suggestion.

24. The application of Claim 14, further comprising:

a steering committee that receives, reviews, and disposes of suggestions.

25. The application of Claim 14, further comprising:

a peer rating module that allows individuals to rate suggestions.

26. The application of Claim 14, further comprising:

a statistics module by which statistics are provided based upon suggestions submitted over various time intervals and by point of entry.

27. The application of Claim 14, further comprising:

a status table for displaying actions taken or to be taken, based upon any of point of entry and category.

28. The application of Claim 14, further comprising:

a related suggestion link wherein a related suggestion is located and a user is asked to confirm if said suggestion is similar to a suggestion submitted or to be submitted by said user or not and, if not, optionally to indicate why.

29. The application of Claim 14, further comprising:

a dialog by which customer testimonials are captured.

30. The application of Claim 14, further comprising:

a link within a network page that takes a user directly to a suggestion submission dialog.

31. The application of Claim 14, further comprising:

an incentive module that implements an incentive program.

32. The application of Claim 14, further comprising:

a page that provides contact information.

33. The application of Claim 14, further comprising:

an award module with which award winners are listed.

34. A storage medium comprising a computer implemented process stored therein, said process comprising a network-based application that allows employees to submit suggestions and ideas for improving how a company does business, said process comprising:

providing multiple portals; and

directing suggestions to a most appropriate portal, such that they are considered by most appropriate persons.

35. The storage medium of Claim 34, said process further comprising:

providing a central portal for receiving suggestions from a submitting party on behalf of a receiving party;

providing multiple points of entry comprising innovation groups within said receiving party to which said suggestions can be routed from said central portal and which can also receive said suggestions directly; and

providing a mechanism that routes said suggestions to a most appropriate one or more of said multiple points of entry in response to an interaction with said submitting party.

36. The storage medium of Claim 35, wherein said multiple points of entry comprise any of:

an entry portal, which is a single point of entry to said network-based application;

a point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to said business unit;

a point of entry for motivated submitters with an idea about how to change said company's business;

a central point of entry for ideas and suggestions;

a point of entry for ideas on improving a specific aspect of said company; and

a point of entry for third party submissions.

37. An apparatus for receiving and processing suggestions, comprising:

central portal means for receiving suggestions from a submitting party on behalf of a receiving party;

a plurality of innovation zone means within said receiving party to which said suggestions can be routed; and

means for routing said suggestions to one or more of said innovation zones in response to an interaction with said submitting party.

38. A network-based application that allows employees to submit suggestions and ideas for improving how a company does business, comprising:

a central portal means for receiving suggestions from a submitting party on behalf of a receiving party;

multiple points of entry comprising innovation groups within said receiving party to which said suggestions can be routed from said central portal and which can also receive said suggestions directly; and

means for routing said suggestions to a most appropriate one or more of said multiple points of entry in response to an interaction with said submitting party;

wherein said multiple points of entry comprise any of:

an entry portal, which is a single point of entry to said network-based application;

a point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to said business unit;

a point of entry for motivated submitters with an idea about how to change said company's business;

a central point of entry for ideas and suggestions;

a point of entry for ideas on improving a specific aspect of said company; and

a point of entry for third party submissions.

39. A process for receiving and processing suggestions, comprising:

providing a central portal for receiving suggestions from a submitting party on behalf of a receiving party;

providing a plurality of innovation zones within said receiving party to which said suggestions can be routed; and

routing said suggestions to one or more of said innovation zones in response to an interaction with said submitting party.

40. A network-based process that allows employees to submit suggestions and ideas for improving how a company does business, comprising:

providing a central portal for receiving suggestions from a submitting party on behalf of a receiving party;

providing multiple points of entry comprising innovation groups within said receiving party to which said suggestions can be routed from said central portal and which can also receive said suggestions directly; and

routing said suggestions to a most appropriate one or more of said multiple points of entry in response to an interaction with said submitting party;

wherein said multiple points of entry comprise any of:

an entry portal, which is a single point of entry to said network-based application;

a point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to said business unit;

a point of entry for motivated submitters with an idea about how to change said company's business;

a central point of entry for ideas and suggestions;

a point of entry for ideas on improving a specific aspect of said company; and

a point of entry for third party submissions.

41. The process of Claim 40, wherein for each suggestion any of the following types of information to be attached to said suggestion:

a review comment;

a peer review comment;

a link to a document or presentation; and

a related idea.

42. The process of Claim 40, further comprising:

providing a torchbearer function performed by an executive participant and advocate in said application.

43. The process of Claim 40, further comprising:

providing a view module that allows viewing of a list of latest submissions.

44. The process of Claim 40, further comprising:

providing a view module that, for said central portal, returns a list of submissions to all points of entry; and that, for said points of entry, returns a list of submissions to an appropriate innovation group.

45. The process of Claim 40, further comprising:

providing a search module that allows entry of search criteria to return a list of matching submissions.

46. The process of Claim 45, said search module comprising any of:

searching for submissions a user has submitted;

searching for submissions said user has saved but not submitted; and

searching an implementation zone for ideas that have been approved, but for which there are no current resources to implement.

47. The process of Claim 40, further comprising:

providing a submission dialog comprising one or more qualification questions.

48. The process of Claim 47, wherein said one or more qualification questions determine a submitting party's desired degree of ownership of an implementation process for said submitting party's suggestion.

49. The process of Claim 40, further comprising:

providing an adoption module for soliciting sponsorship of an unowned suggestion.

50. The process of Claim 40, further comprising:

providing a steering committee that receives, reviews, and disposes of suggestions.

51. The process of Claim 40, further comprising:

providing a peer rating module that allows individuals to rate suggestions.

52. The process of Claim 40, further comprising:

a statistics module by which statistics are provided based upon suggestions submitted over various time intervals and by point of entry.

53. The process of Claim 40, further comprising:

providing a status table for displaying actions taken or to be taken, based upon any of point of entry and category.

54. The process of Claim 40, further comprising:

providing a related suggestion link wherein a related suggestion is located and a user is asked to confirm if said suggestion is similar to a suggestion submitted or to be submitted by said user or not and, if not, optionally to indicate why.

55. The process of Claim 40, further comprising:

providing a dialog by which customer testimonials are captured.

56. The process of Claim 40, further comprising:

providing a link within a network page that takes a user directly to a suggestion submission dialog.

57. The process of Claim 40, further comprising:

providing an incentive module that implements an incentive program.

58. The process of Claim 40, further comprising:

providing a page that provides contact information.

59. The process of Claim 40, further comprising:

providing an award module with which award winners are listed.

Sony Exhibit 2008

Innovation Network

ABSTRACT

An application allows employees to submit suggestions and ideas for improving how a company does business. A presently preferred embodiment of the invention supports multiple points of entry, which can include an entry portal, which is a single point of entry to a Web application; a point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to the business unit; a point of entry for motivated submitters with an idea about how to change the company's business; a central point of entry for ideas and suggestions; and a point of entry for ideas on improving a specific aspect of the company, for example the company's use of the Internet.

Doc#1000-0004

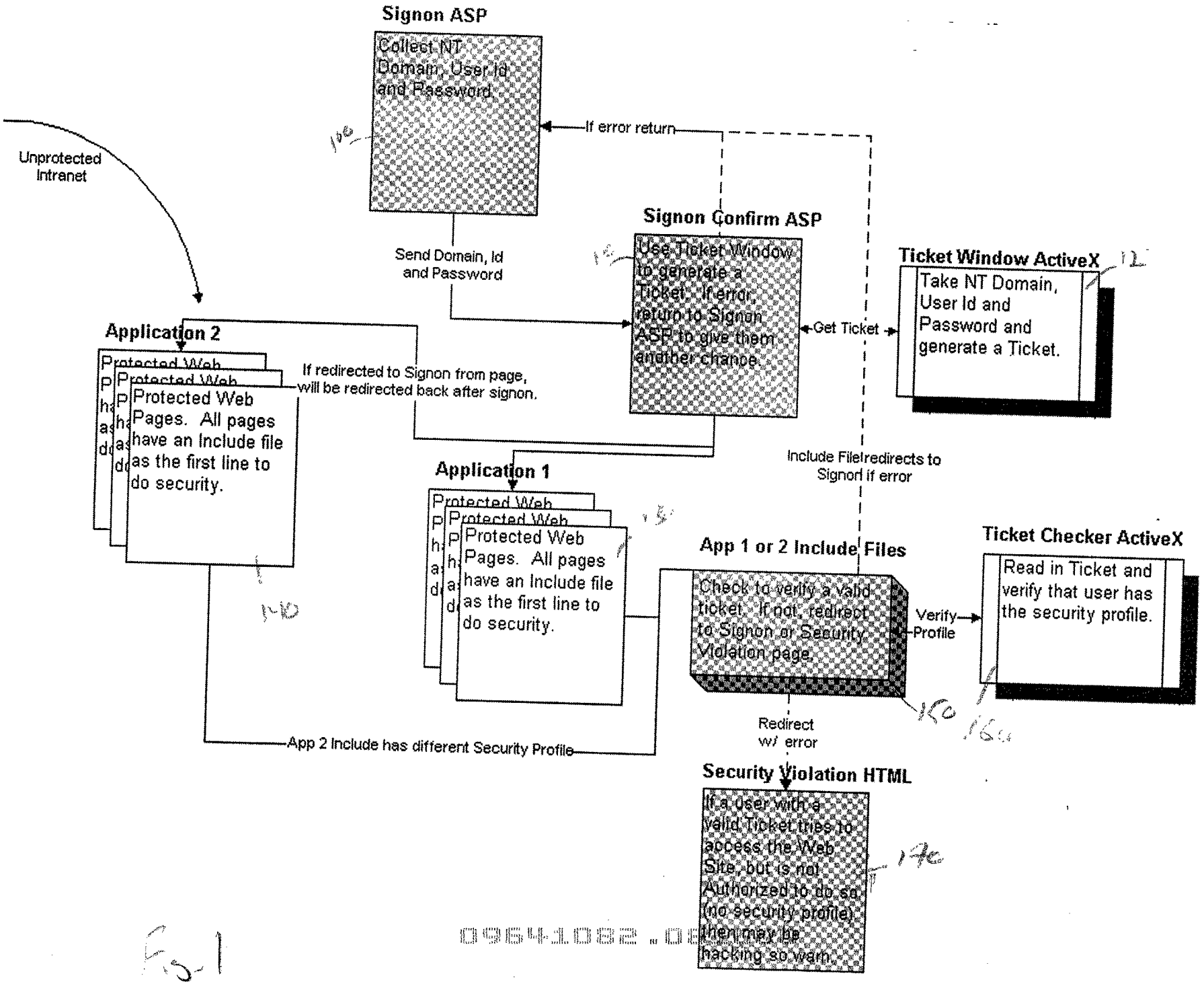


Fig. 1

09641082 .08

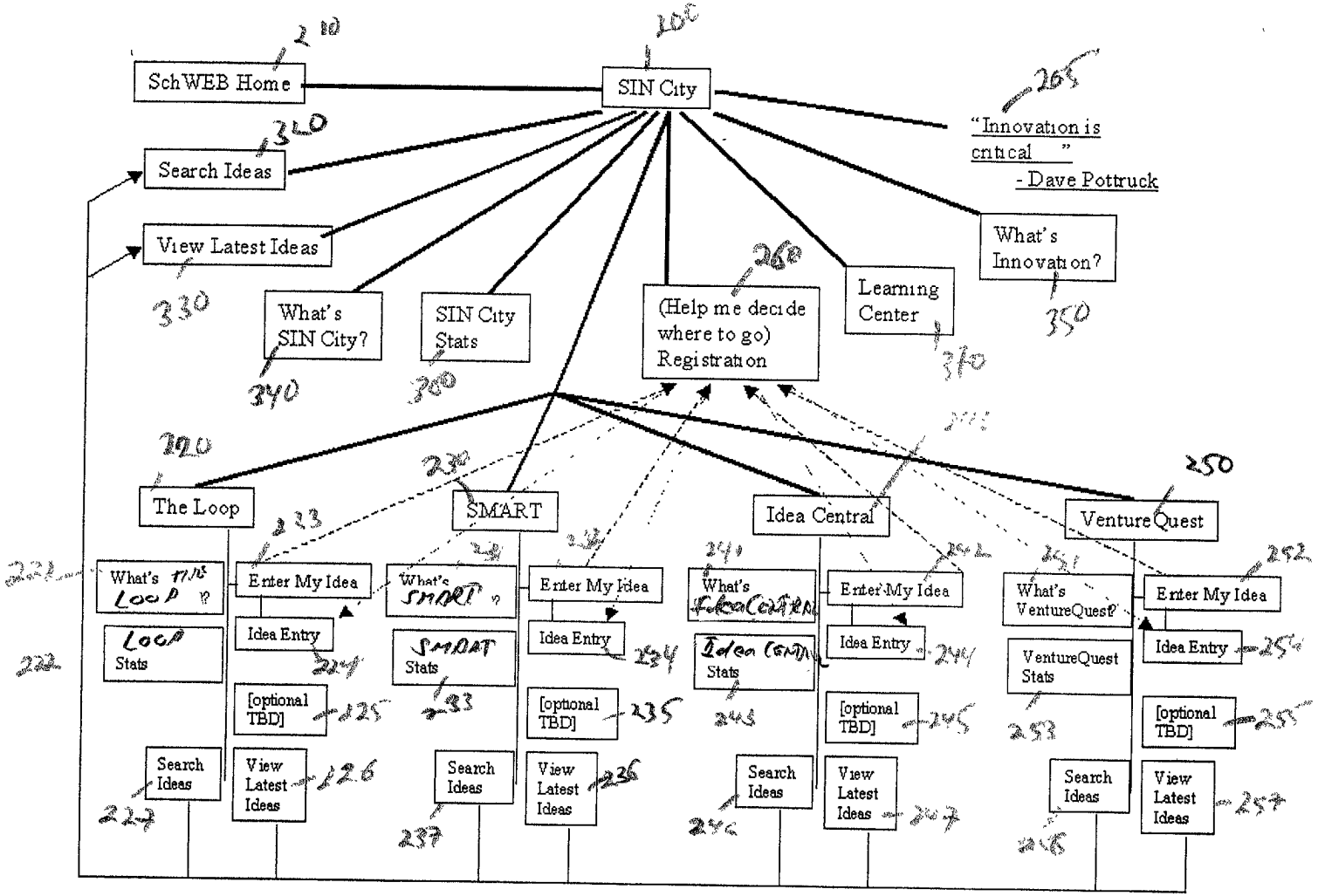

SchWEB Home
SIN City
"Innovation is critical"
- Dave Pottruck
Search Ideas
View Latest Ideas
What's SIN City?
SIN City Stats
(Help me decide where to go) Registration
Learning Center
What's Innovation?
The Loop
SMART
Idea Central
VentureQuest
What's LOOP?
Enter My Idea
Idea Entry
LOOP Stats
[optional TBD]
Search Ideas
View Latest Ideas
What's SMART?
Enter My Idea
Idea Entry
SMART Stats
[optional TBD]
Search Ideas
View Latest Ideas
What's IdeaCentral?
Enter My Idea
Idea Entry
Idea Central Stats
[optional TBD]
Search Ideas
View Latest Ideas
What's VentureQuest?
Enter My Idea
Idea Entry
VentureQuest Stats
[optional TBD]
Search Ideas
View Latest Ideas

Fig. 2

09780 "280Th360

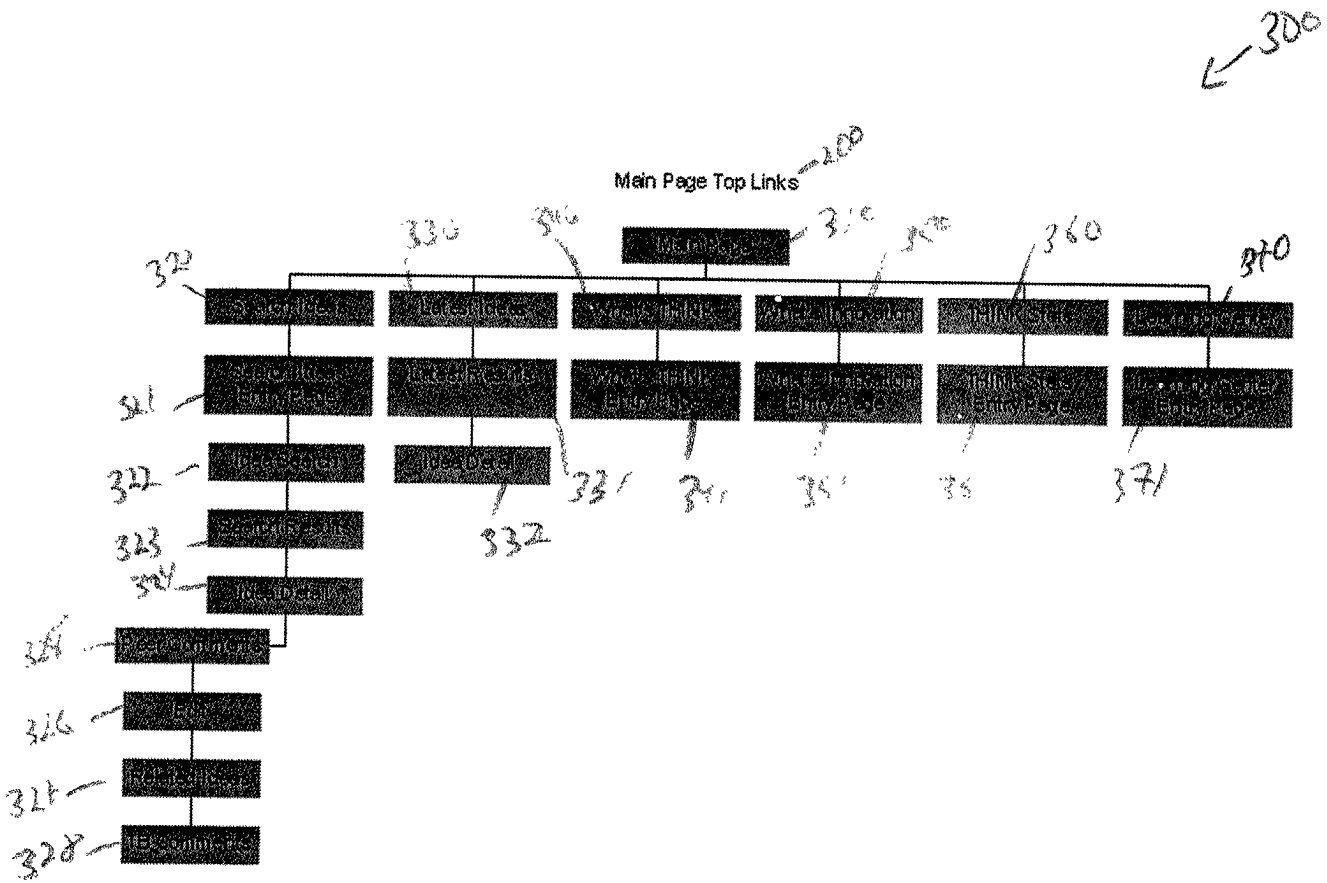


Fig 3

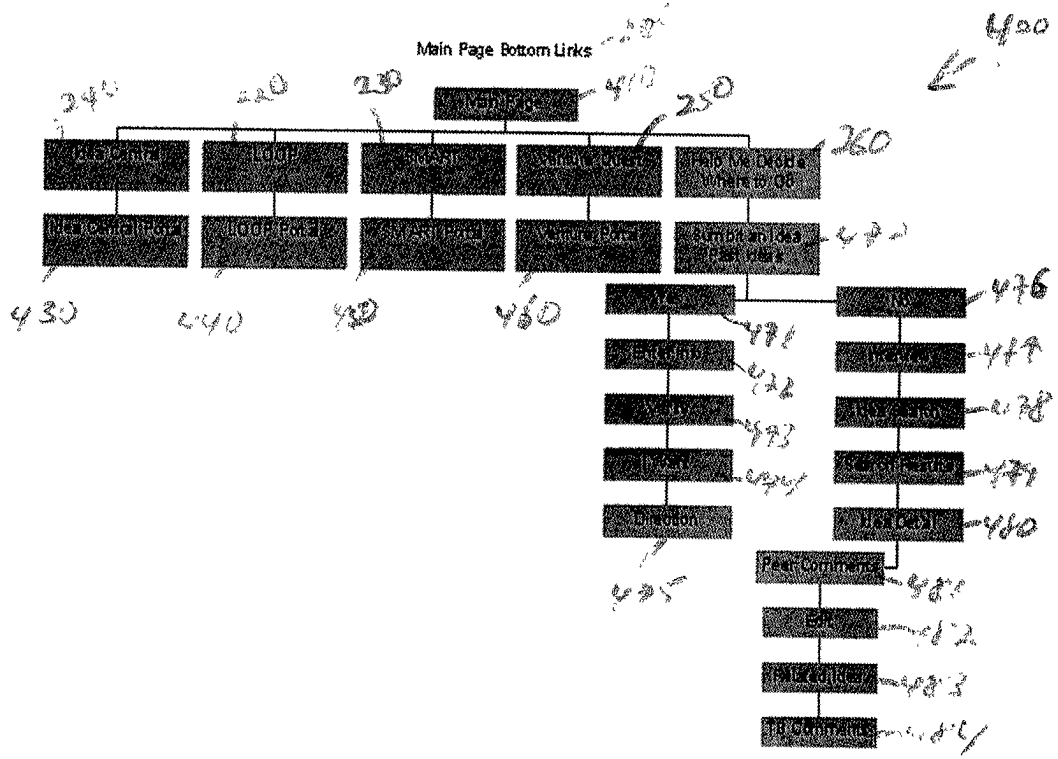

Main Page Bottom Links
400
410
420
430
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460
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485

Fig. 4

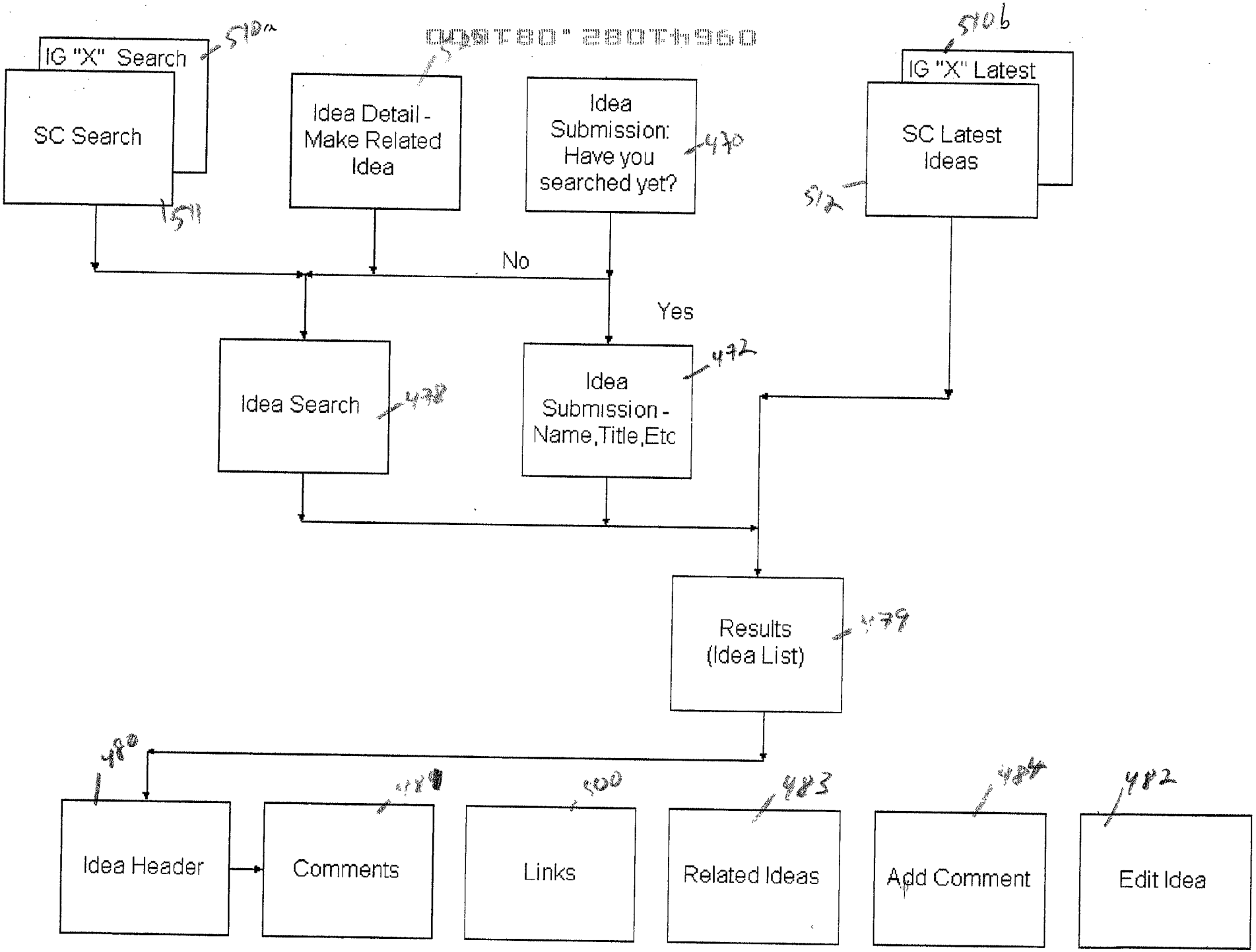

IG "X" Search
SC Search
Idea Detail - Make Related Idea
Idea Submission: Have you searched yet?
IG "X" Latest
SC Latest Ideas
No
Yes
Idea Search
Idea Submission - Name,Title,Etc
Results (Idea List)
Idea Header
Comments
Links
Related Ideas
Add Comment
Edit Idea

Fig. 5

09780" 280Th960

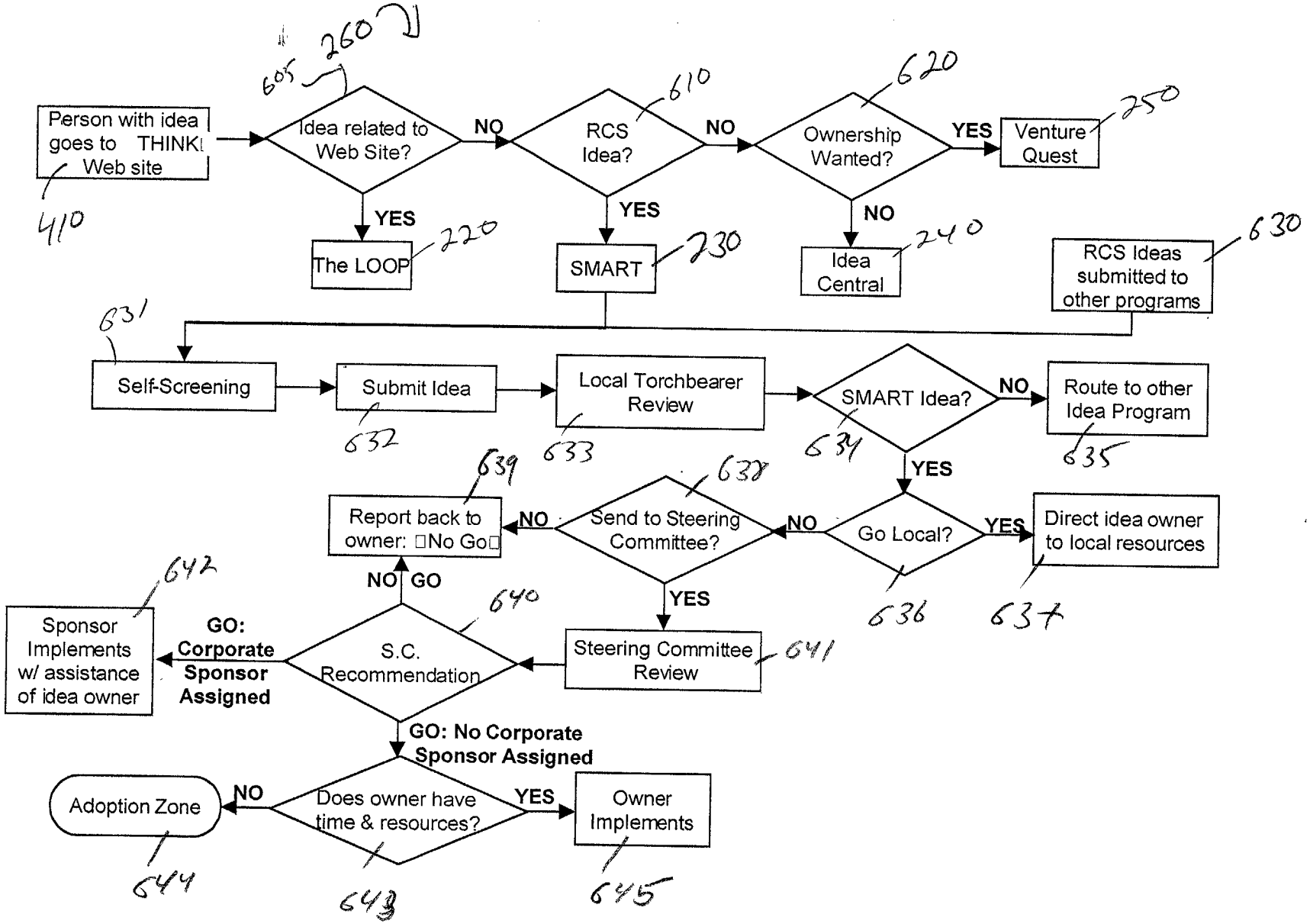


fig 6

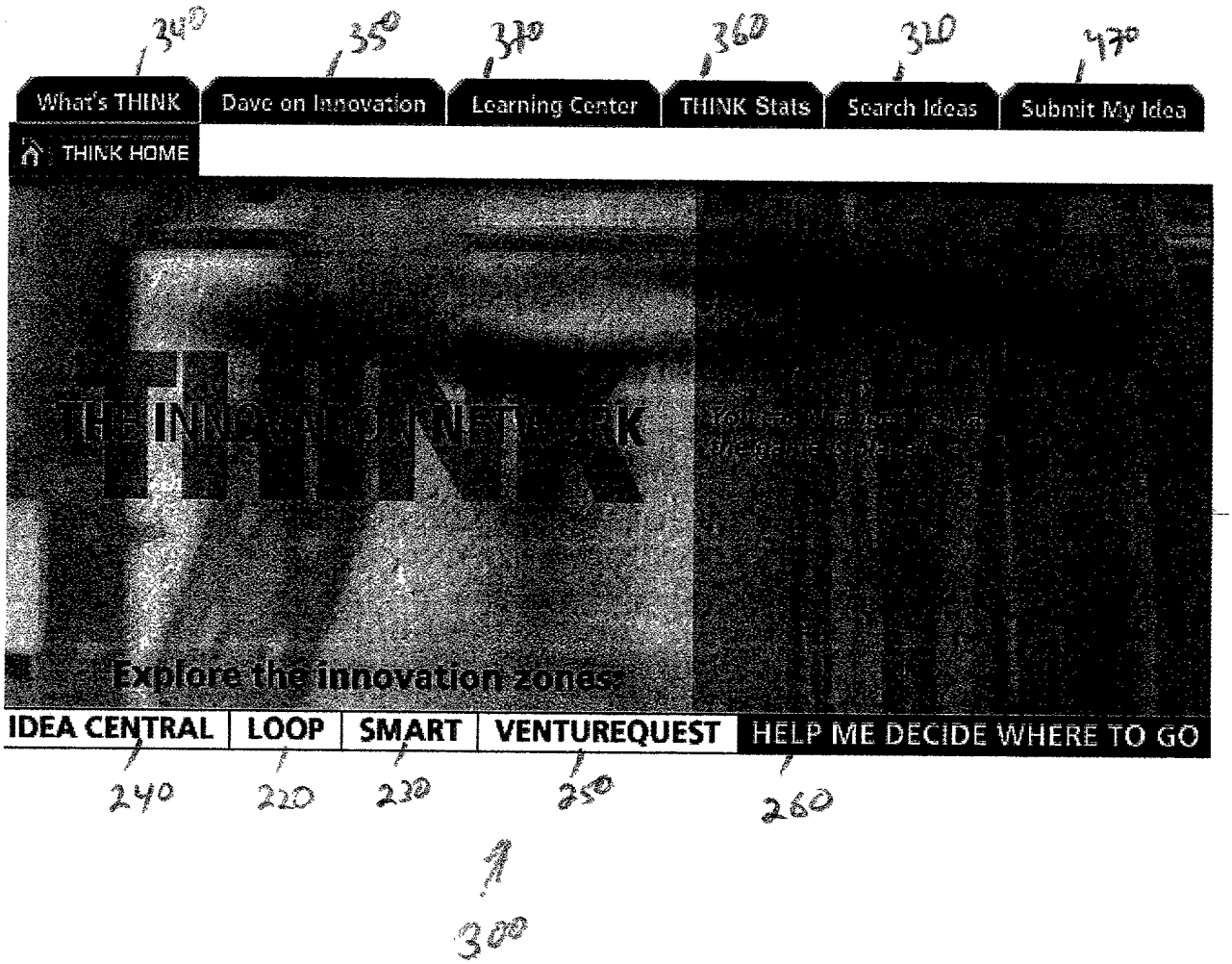
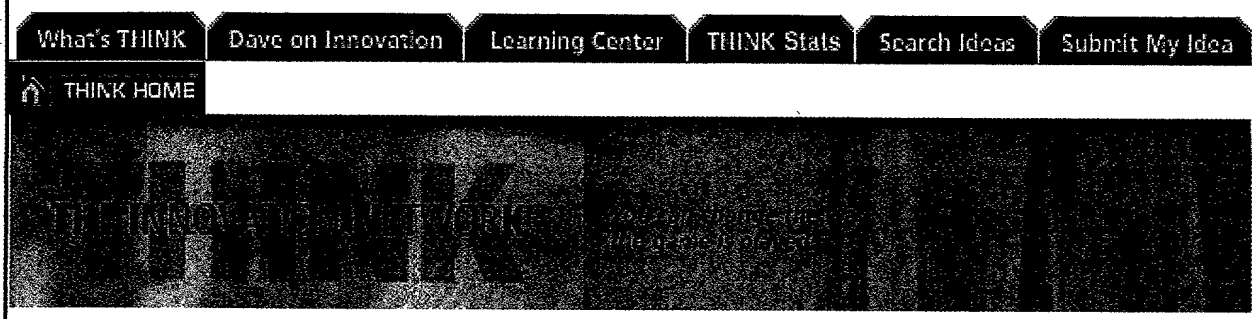

What's THINK
Dave on Innovation
Learning Center
THINK Stats
Search Ideas
Submit My Idea
THINK HOME
THE INNOVATION NETWORK
Explore the innovation zones:
IDEA CENTRAL
LOOP
SMART
VENTUREQUEST
HELP ME DECIDE WHERE TO GO
340
350
330
360
320
470
240
220
230
250
260
300

Fig. 3



What's THINK?

- Mission
- What's THINK?
- Who can use THINK?
- What types of ideas should be submitted to THINK?
- What types of ideas do not belong in THINK?
- What happens to my idea once I've submitted it to THINK?
- Where do I forward my thoughts about how to improve THINK?

Mission:

The mission of THINK, THe Innovation NetworK is to fuel Schwab's continued growth by:

1. Creating a pipeline of new products, services and process innovations;
2. Equipping all employees with the knowledge, skills and tools they need to innovate;
3. Linking existing and emerging innovation efforts within Schwab;
4. Instituting a streamlined innovation process that stimulates creative input; and, ultimately,
5. Inspiring the next generation of entrepreneurs at Schwab.

Frequently Asked Questions:

What's THINK?

THINK is the nickname of THe Innovation NetworK at Schwab. It's a place that welcomes ideas of all shapes and sizes from employees of any Schwab enterprise.

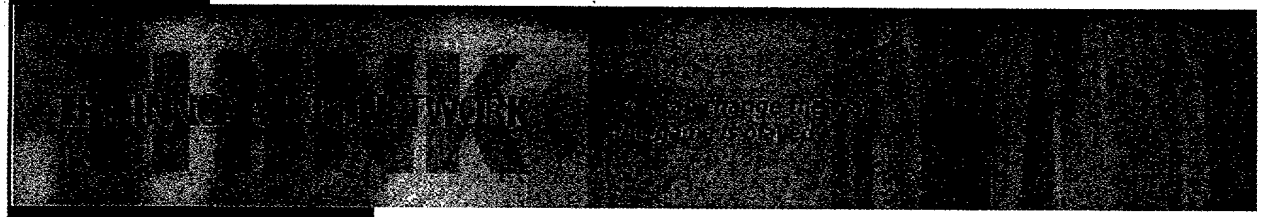
THINK is comprised of four innovation programs. Each of these programs solicits, sorts and selects great ideas that suit particular purposes within Schwab. For example:

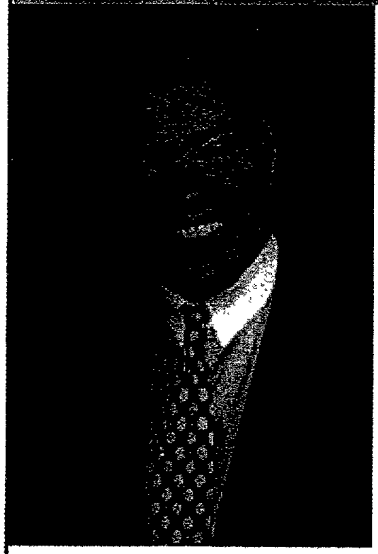
- **The Loop** is where you should submit your ideas and suggestions related to Schwab's Electronic Brokerage products, including Schwab's web site and Velocity.
- **SMART** is designed for Retail Client Services (RCS)

Fig. 8

What's THINK | Dave on Innovation | Learning Center | THINK Stats | Search Ideas | Submit My Idea

THINK HOME





Thoughts on Innovation

Dave Pottruck, Co-CEO, Charles Schwab & Co., Inc.

- Putting customers front and center
- "Just do it" kind of ideas
- THe Innovation NetworK, THINK
- Shaking up the old ways of thinking
- Conclusion

Putting customers front and center

Customers drive innovation. Schwab was born as an innovation, a "discount" broker that only did transactions. We have continued to depend on innovation to drive our growth. It is vital to our success. We have tried to bring new rules to financial services, and it results in products and services that many customers don't even know that they want. We are making a difference in our customer's financial well being.

Innovation is the signal of a human spirit that it wants to contribute to making the world a better place...to make it clear that we were here and made a difference. Whether in business or not, whether motivated strictly by profit or not, it is worthy of our efforts to bring it forth.

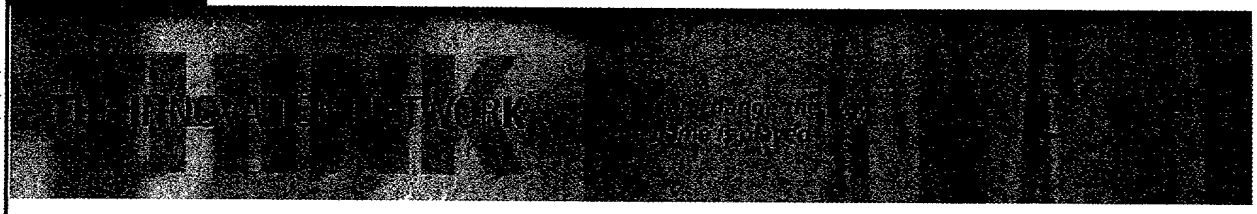
"Just do it" kinds of ideas

Innovation comes in many forms. Some are changes to processes and procedures that you see every day and are in your control. Those are the ones where you should "just do it", in order to improve what you do and how you work every day. Some involve your work unit, while others may involve teams of people, your enterprise and in some cases, the company or the industry. Many of the innovations Schwab has been credited with involve changing the rules of the industry. But I know we couldn't have done it without every one of you challenging what you do on a daily basis.

What can you do to get your idea implemented? Well, I believe that many ideas are the kind that don't really need approval. Find others who support your idea and "just do it". If it involves your entire work unit or other teams, you may need to get your manager's approval

C9054.002-00130

Fig. 9



320

Learning Center

Interested in learning more about innovation? Check out these sources:

- Books
- Schwab U Courses
- Web Sites
- MUSE

Books

- *Competing for the Future* by Gary Hamel and C.K. Prahalad
- *The Innovator's Dilemma* by Clayton Christensen
- *Jumping the Curve* by Nick Imperato and Oren Harari
- *Innovation: Leadership Strategies for the Competitive Edge* by Thomas D. Kuczmarski
- *Sacred Cows Make the Best Burgers* (Chapters 1, 5-8, 10, 11, 16, 22) by Robert Kriegel and David Brandt
- *The Circle of Innovation* by Tom Peters
- *Corporate Creativity: How Innovation and Improvement Actually Happen* by Alan Robinson and Sam Stern
- *Blur: The Speed of Change in the Connected Economy* by Stan Davis and Christopher Meyer
- *New Rules for the New Economy* by Kevin Kelly
- *The Art of Discovery: Fueling Innovation for Company Growth* by Wayne Bundy
- *Thinkertoys: A Handbook of Business Creativity for the 90s* by Michael Michalko
- *Orbiting the Giant Hairball* by Gordon MacKenzie
- *Only the Paranoid Survive: How to Exploit the Crisis Points that Challenge Every Company and Career* by Andrew S. Grove

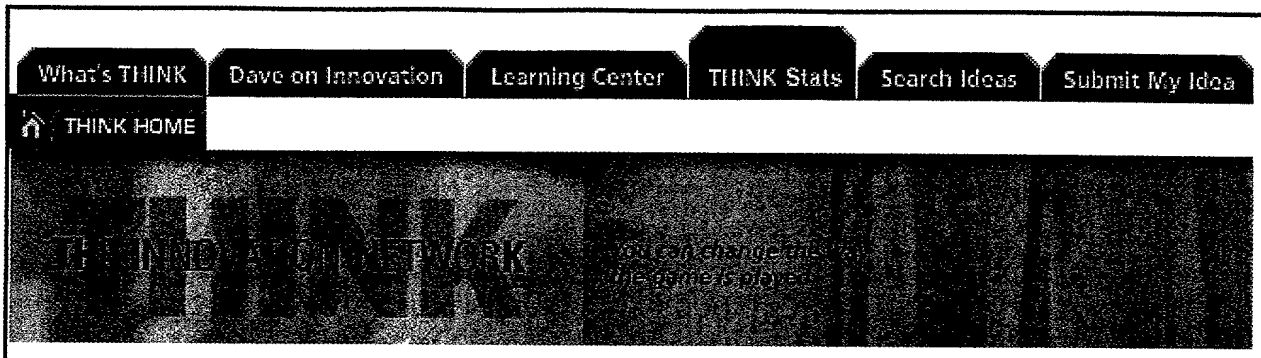
Schwab U Courses

The following are courses that relate to project management and innovation. Visit Schwab U for more information, including scheduling.

- How Schwab Makes Money
- Introduction to MUSE

SCHW-0000320

Fig. 10



360

	Ideas Submitted			
Innovation Zone	Today	This Month	This Year	Overall
Idea Central	0	5	25	113
The Loop	0	8	17	90
SMART	0	2	6	15
VentureQuest	0	1	3	8
Totals:	0	16	51	226

← 1110

	Innovation Zone			
Status	IC	Loop	SMART	VQ
Submitted, not yet reviewed	3	7	12	4
Under review	53	37	0	1
Will be implemented	5	13	0	0
Implemented	0	11	0	0
Needs implementation	3	1	0	0
Idea already implemented or in progress	3	1	0	0
Saved	6	4	3	1
No Action Taken Because:				
Cost	1	0	0	0
Legal/Compliance	1	1	0	0
Technical/Systems limitations	4	0	0	0
Resources not available	3	0	0	0
Not a priority	4	2	0	1
Other	18	12	0	0
Totals:	113	90	15	8

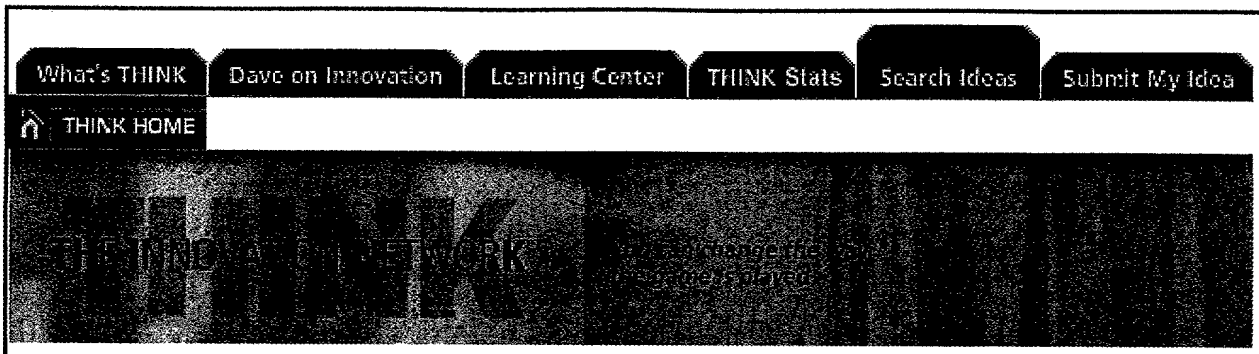
← 1120

Ideas By Category	Idea Central
Category	Ideas Submitted
Service Idea	39
Product Idea	16
Work Process Idea	34
Employee-Related Idea	10
Other Idea	14

← 1130

Confidential - Subject to Protective Order

Fig. 11



Idea Search

Finding ideas you're interested in couldn't be easier with Idea Search.

To Search for an idea in our database, you can customize your search results using criteria listed below. When you are done, submit the form, and you will be presented with a list of selected ideas. With the search results, you can add comments to existing ideas, or if you'd like, you can submit your own idea. If you know the idea number, skip to that field, enter the number and submit.

Search Criteria 1210

Enter as many or as few criteria as you'd like. Separate multiple key words with spaces.

Show me all ideas I submitted.

Innovation Zone	All
Submitted in last	All
Status	All
Category	All
Enterprise	All
Key Words	
Idea Number	

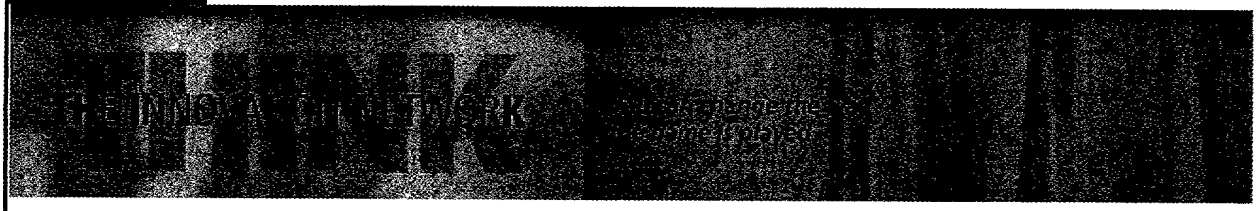
1220

Submit Clear

1230 1240

320

Fig. 12



Idea Search Results

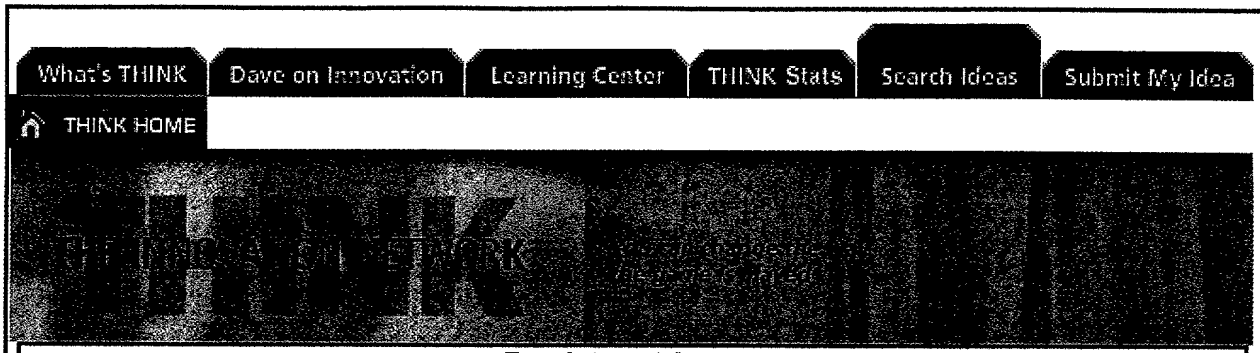
Your search criteria returned the following ideas:
Click on any idea listed below for more detail.

ID	Posted on	Idea Description	Author
242	2/10/00	Add streamer capacity to the website	Ian Slavin
241	2/10/00	Automatic stock investment	Ian Slavin
240	2/10/00	Alliances with small banks	Scott Sargent
239	2/8/00	AUTOMATED SALES OF FUND SHARES.	Eric Huck
238	2/8/00	Allow customers to choose to receive statements on the Internet	Patricia Gulliford
237	2/7/00	Helping customers to not oversell their positions	Chad Douwstra
236	2/7/00	Automatically push McAfee Virus Scan DAT file updates to all desktops	Tom Hughes
235	2/6/00	"iwin" for help in www.schwab.com	Grant Mayer
234	2/5/00	A one page portfolio of all accounts	Charles Mathews
232	2/4/00	Maintenance requirements and auto-ex limits	Lance Beck

< >

1 to 10 of 226

Schwab-1006



324

Free Internet Access

Idea No:	46
Posted By:	Barry Gutknecht
Submitted:	Friday, November 12, 1999
Program:	VentureQuest
Brief Description:	Provide Free Internet Access for Customers with Min Assets of $1000
Keywords:	free, internet, access
Status:	Idea already implemented or in progress

1410

Comment From VentureQuest

Your peer is right in that we do have an ISP offer. Currently the branches have an AT&T free internet access for 6 months offer to be used at their discretion. What we have found both in our customer research and in experience with the existing offer is that it is not effective in gathering assets with the majority of customers. Opportunistically, for those who were planning to get on-line or switch providers anyway, it can have value. Where there may be value and what we continue to explore is bundling an internet access offer with other packages of services. The ISP landscape is changing quickly. There is a school of thought that says ISP access is becoming commodity-like and may become free for the vast majority of users over time. We continue to closely monitor the technology environment and will make a move when the time is right. In the meantime, our current offer is effective for the branch rep and will be continued.

1420

Idea Description

--Free Internet Access for Customers With Min $ Assets at Schwab --Revenue Drivers for Schwab are Transactions --Increase Transactions --Increase AUM --Portray Schwab as Internet Innovator --Free Eye-Balls from cust@freeschwab.com on e-mail addresses --Increased Eye-Balls for Existing Customers --Control Internet Access Points --2/3 of American Homes are NOT connected now --Vastly Fewer Foreign Homes are connected --Small Competitor JB Oxford is trying it--

1430

View more information about this idea

Comments Submitted

Submitted	Author	Comment
11/19/99	Jacob Sanders	We already do this. We offer internet access through AT&T for all account holders, who have the minimum to open an account ($2500). They get 6 months access for free.
11/19/99	Andrew Welch	I agree with Vadim. Network operations are not Schwab's core competency. What would we say to customers if the dialup network is down, but the trading website is up? But would be a very interesting prospect internationally where Internet access is not as widespread.

1440

SCHW-0000

Fig. 14

		response time, maximum up time (99.9%), and no advertising banners.

All ideas are greatly appreciated by Schwab. Your input is equally valued. If you would like to comment on this idea, please do so here.



Submit Comment

Take Me Back to My Idea Search Results

1510

1
325

Schwab_0000-0000

Fig. 15

324

Idea Name
Free Internet Access

Idea No.	Author	Date Submitted	Program
46	Barry Gutknecht	Friday, November 12, 1999	VentureQuest

Enterprise: Retail Business Development & Branch Operations

Keywords: FREE, INTERNET, ACCESS

Which one of Schwab's strategic priorities does your idea support most?
Extend the Reach and Meaning of our Brand

Who would benefit the most?
Customers

Describe the employee/customer segment
Customer can eliminate current ISP's Schwab will be in the thick of the latest Internet Everything

What specific need or opportunity would this idea tackle?
Need: increasing Transaction Volume increasing AUM Opportunity: Every House In America will have broadband DSL Available in 2 years, via existing phone lines

What signifies success for this idea?
Huge numbers of new subscribers, (and transactions and assets) starting in the US, expanding outward

What (stated or unstated) rules would this idea break? (Industry)
Financial Services Companies USE technology, not PROVIDE it "The Internet hasn't proven itself yet" Global Finance for the Little Guy is still years away

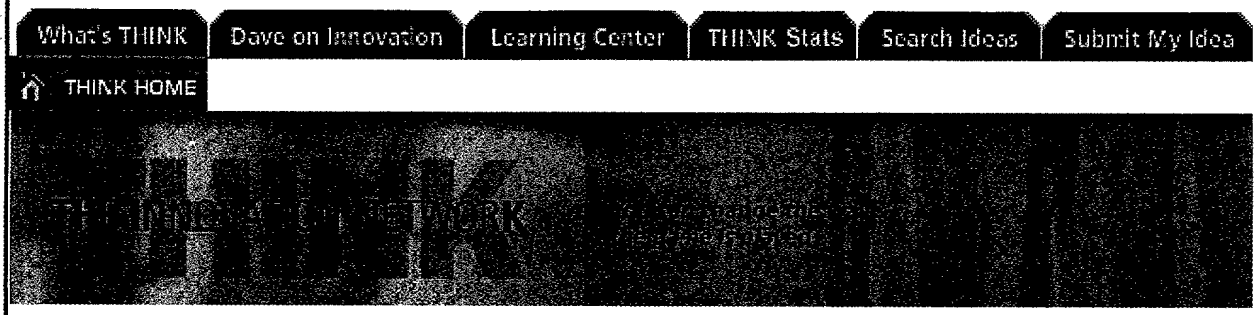
What (stated or unstated) rules would this idea break? (Schwab)
Prospects with less than $5,000 to invest are unprofitable; we're in the financial services business; the web is the platform for the future.Prospects with less than $5,000 to invest are unprofitable; we're in the financial services business; the web is the platform for the future.

What competitor would this idea upset?
It would keep us ahead of the Merrill's and Morgan's, etc., and grow Schwab from Content Provider to Access and Content Provider

How disruptive would this idea be?
Extremely

SEC-Schwab-0016

Fig. 16



Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

1 Rp

◉ **My idea relates to Electronic Brokerage (EB) products**

- Your idea will be routed to the Loop where all EB product ideas are directly handled.

← 260

○ **My idea is primarily related to Retail Client Services.**

- Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

○ **My idea improves upon our current business process regardless of what Enterprise is impacted.**

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

○ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**

- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continue with Submission

SCHW-BOOK-0000

Fig. 17



The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name: this is a test

Brief Idea Description: testing for the patent application

Categorize your idea: Service Idea

Your Idea (limited to 2,000 characters)

I think we should consider every bright idea that's ever been thought of seriously.

Please associate three key words with your idea for future database searches.

idea | test | Schwab

Continue with Idea Submission

Schwab 00223

223

Fig. 18

RELATED IDEA(S) FOUND

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

1920

Carolyn Spitz **1**
TEST

☑ Check if this idea is similar to yours.

Program: VentureQuest
Status: Submitted, not yet reviewed
Posted: 12/9/99

TEST

What makes your idea unique or different?

This idea is similar because it is also a test idea

1930

1940

Carolyn Spitz **2**
test

☐ Check if this idea is similar to yours.

Program: VentureQuest
Status: Submitted, not yet reviewed
Posted: 12/22/99

that's true isn't it!

What makes your idea unique or different?

Carolyn Spitz **3**
new idea

☐ Check if this idea is similar to yours.

Program: Idea Central
Status: Idea already implemented or in progress

SCHB-00000

FIG. 19

Fields with an asterisk (*) next to them are optional.

Submit an idea

Customer Name*

Account*

Group* Select One

Select the product
Please make a selection corresponding to your choice. Do not select from a drop-down list unless it corresponds to the radio button you selected.

- O Website Select One
- O E-mail Select One
- O Velocity Select One
- O Mobile/Wireless Select One
- ◉ Other Content

Reason
Prevents Negative Experience

Opinion
Urgent

[redacted]

The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

SCHW-CBL00224

1
224

Fig. 20

Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

The Loop		
Author	**Date**	**Category**
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: LOOP
Keywords: IDEA , TEST, SCHWAB
Idea Name: this is a test
Idea Title: **testing for the patent application**
Idea: I think we should consider every bright idea that's ever been thought of seriously.

Related Ideas
TEST

Question Details

Customer Name : N/A
Account : N/A
Group : N/A
Product Area : other
Product: Content
Reason: Prevents Negative Experience
Opinion: Urgent

[redacted]

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

I agree with these terms and want to [redacted]

The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

Schwab_0000208

1
2110

1
2120

Fig. 21



Thank you for your valued ideas!

Thank you for using THINK, THe Innovation NetworK. Your idea (idea #1166) has been submitted to **The Loop**. You will receive an e-mail confirming receipt of your idea, as well as next steps. If you wish, you may periodically check your idea's status on this site. Please use the links above if you wish to continue exploring the THINK site and/or the innovation zones.

The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

1
2210

Confidential SCHW 0000222

Fig. 22

Spitz, Carolyn

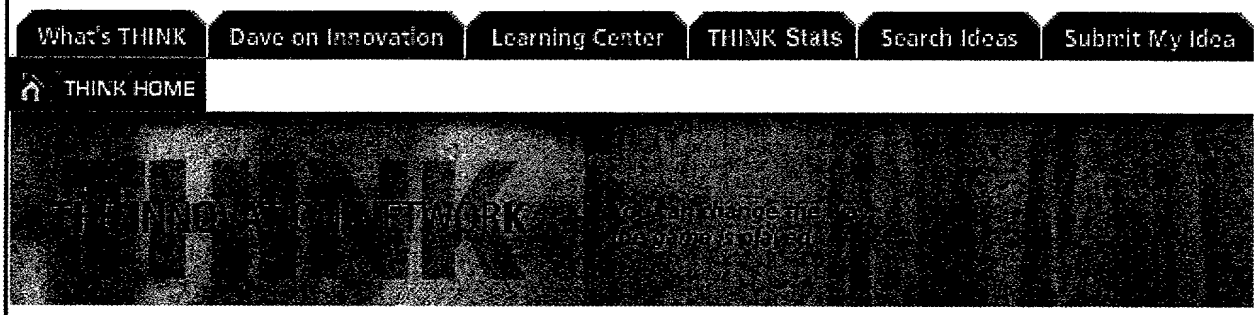
From: WFService on behalf of Loop
Sent: Tuesday, February 15, 2000 10:40 AM
To: Spitz, Carolyn
Subject: Thank you for posting your idea to The Loop

Your submission (Idea #1166) was processed successfully into the Loop database. This channel provides a process for the field to communicate with our many developers. Our objective is to incorporate your ideas into the product development process. We've captured your feedback and will "loop" back to you with answers as timely as possible. Just check back at the THINK site at http://webfarm/think to search for your idea. With so many submissions, please expect a response no later than 30 days.

2310

Confidential

Fig. 23



Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

○ **My idea relates to Electronic Brokerage (EB) products**

- Your idea will be routed to the Loop where all EB product ideas are directly handled.

2410

◉ **My idea is primarily related to Retail Client Services.**

- Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

○ **My idea improves upon our current business process regardless of what Enterprise is impacted.**

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

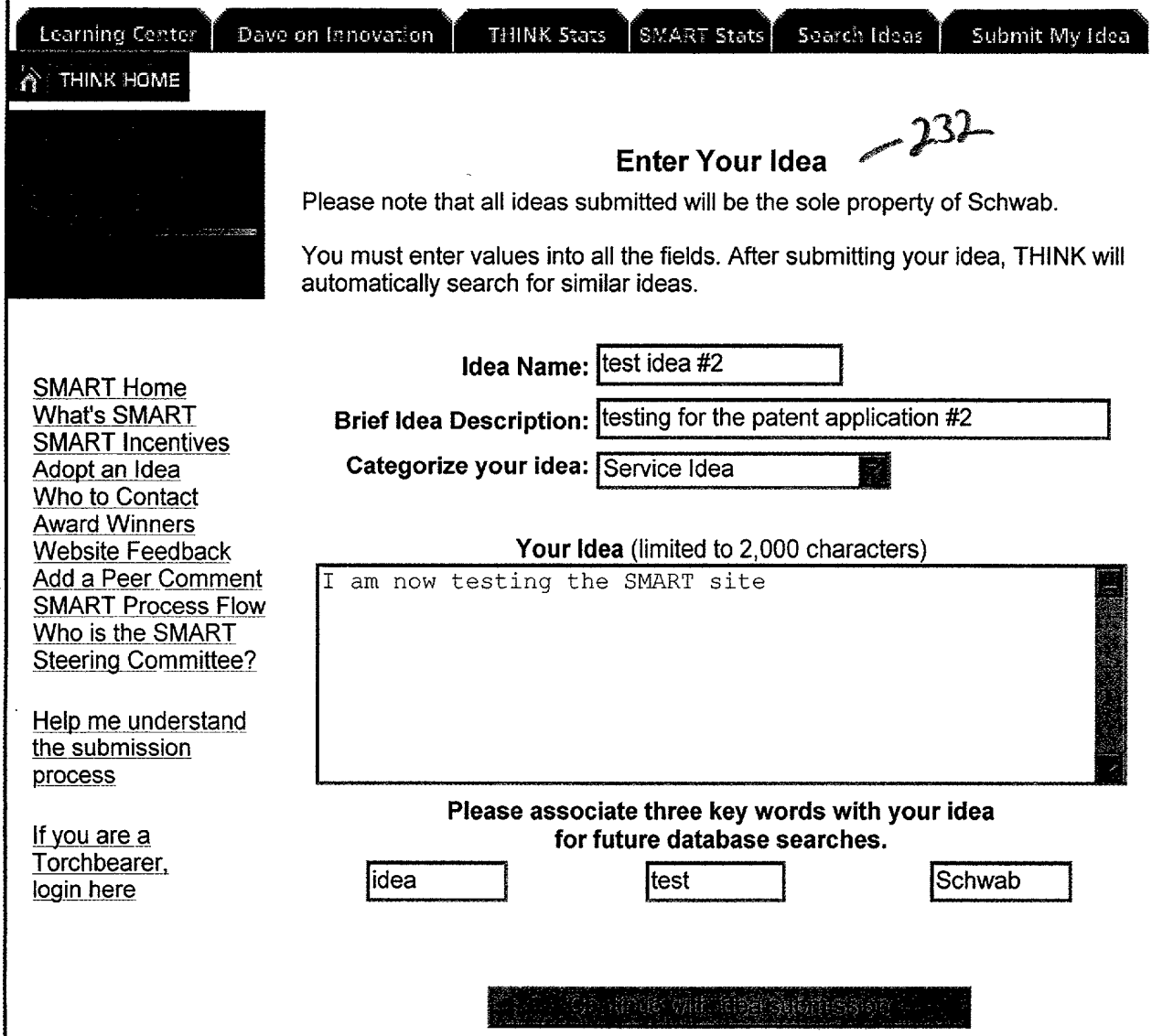
○ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**

- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continue with Submission

260

Fig. 24



230

232

Fig 25

[redacted]

SMART Home
What's SMART
SMART Incentives
Adopt an Idea
Who to Contact
Award Winners
Website Feedback
Add a Peer Comment
SMART Process Flow
Who is the SMART Steering Committee?

Help me understand the submission process

If you are a Torchbearer, login here

RELATED IDEA(S) FOUND

210

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

Carolyn Spitz **1**
TEST

☑ Check if this idea is similar to yours.

Program: VentureQuest
Status: Submitted, not yet reviewed
Posted: 12/9/99

TEST

What makes your idea unique or different?

My idea is also a test idea.

Carolyn Spitz **2**
test

☐ Check if this idea is similar to yours.

Program: VentureQuest
Status: Submitted, not yet reviewed
Posted: 12/22/99

that's true isn't it!

What makes your idea unique or different?

Carolyn Spitz **3**
new idea

☐ Check if this idea is similar to yours.

Program: Idea Central
Status: Idea already implemented or in progress

Fig. 26

09754209 - 082100

Learning Center | Dave on Innovation | THINK Stats | SMART Stats | Search Ideas | Submit My Idea

THINK HOME

SMART Home
What's SMART
SMART Incentives
Adopt an Idea
Who to Contact
Award Winners
Website Feedback
Add a Peer Comment
SMART Process Flow
Who is the SMART Steering Committee?

Help me understand the submission process

If you are a Torchbearer, login here

Fields with an asterisk (*) next to them are optional.

Here is your idea:

I am now testing the SMART site.

If you would like to expand on your idea and why it is important, please do so here. *

Testing the site is a critical part of the development process

Please answer these additional questions that will help the SMART Torchbearers evaluate your idea:

How much ownership would you like? 2710

◉	**Complete**	I'd like to own it *all the way through the presentation and implementation stages*, getting help from a SMART torchbearer and other experts as needed.
○	**Partial**	I'd like to own this idea *only to the presentation stage*, getting help from a SMART torchbearer and other experts as needed.
○	**None**	I don't want to own it at all

What areas of our business will this idea affect?

Choose any that apply:

External:* New Segment

Internal:

	Yes	No
Team Specific:	○	◉

Segment/department:*

Location Affected: San Francisco

Enterprise affected most:* Electronic Brokerage

	Yes	No
Corporate Wide:	◉	○

What are the benefits?

Choose any that apply:*

1
234

Fig. 27a

- [x] Benefit to customer
- [x] Customer/company relationship benefit
- [] Company Benefit

If you choose Company Benefit, please select all that apply

- [] Market Entry
- [] Revenue Enhancer
- [] Cost Saver
- [] Teamwork
- [] Morale
- [] Risk Reduction

Other:

234

Which one of Schwab's strategic priorities does your idea support most?

Expand into New Lines of Business

Have you talked to any of your peers about this idea? (•) Yes () No

Tell me why peer comments are important.

Continue with idea submission process

Fig. 27b

Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

SMART		
Author	**Date**	**Category**
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: SMART
Keywords: IDEA , TEST, SCHWAB
Idea Name: test idea #2
Idea Title: **testing for the patent application #2**
Idea: I am now testing the SMART site.

Related Ideas
TEST

Idea Details

Expand on Your Idea: Testing the site is a critical part of the development process
How Much Ownership: Complete

Areas of the business affected:

External: New Segment
Team Specific: NO
Segment/Department:
Location: San Francisco
Enterprise: Electronic Brokerage
Corporate Wide: YES

What are the Benefits?

Benefit to Customer: Yes
Cust/Company Rel: Yes
Benefit to Company: N/A

Strategic Priorities: Expand into New Lines of Business
Spoken with Peers: Yes

[redacted] 2820

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab,

SMART Home
What's SMART
SMART Incentives
Adopt an Idea
Who to Contact
Award Winners
Website Feedback
Add a Peer Comment
SMART Process Flow
Who is the SMART Steering Committee?

Help me understand the submission process

If you are a Torchbearer, login here

2820

Google-2800

Fig 28



Thank you for your valued ideas!

Thank you for using THINK, THe Innovation NetworK. Your idea (idea #1167) has been submitted to **SMART**. You will receive an e-mail confirming receipt of your idea, as well as next steps. If you wish, you may periodically check your idea's status on this site. Please use the links above if you wish to continue exploring the THINK site and/or the innovation zones.

SMART Home
What's SMART
SMART Incentives
Adopt an Idea
Who to Contact
Award Winners
Website Feedback
Add a Peer Comment
SMART Process Flow
Who is the SMART Steering Committee?

Help me understand the submission process

If you are a Torchbearer, login here

1
2910

Confidential - Boeing

Fig. 29

Spitz, Carolyn

From: WFService on behalf of SMART Ideas
Sent: Tuesday, February 15, 2000 10:50 AM
To: Spitz, Carolyn
Subject: Thank you for submitting your idea to SMART

Thank you for submitting your idea (Idea #1167) to the RCS SMART Program!

Schwab's ability to innovate, and our willingness to challenge the conventional way of doing things has allowed us to redefine full-service brokerage. But we can't rest on our past successes. For us to continue our leadership role, everyone at Schwab needs to think of ways to make us even better. By submitting your idea to SMART, you have shown your ability to take part in creating the vision for Schwab's future.

Now that you've submitted your idea, the SMART Torchbearers in your location will review your idea if you aren't sure who they are, check the SMART site on the SchWEB).

Within a month after your submission, the Torchbearers will come back to you with one of three responses:

*NO-GO: The Torchbearers believe your idea should not be pursued at this time.

*GO LOCAL: The Torchbearers think that your idea should be implemented in your location.

*STEERING COMMITTEE: The Torchbearers believe your idea should be presented to the SMART Steering Committee for evaluation.

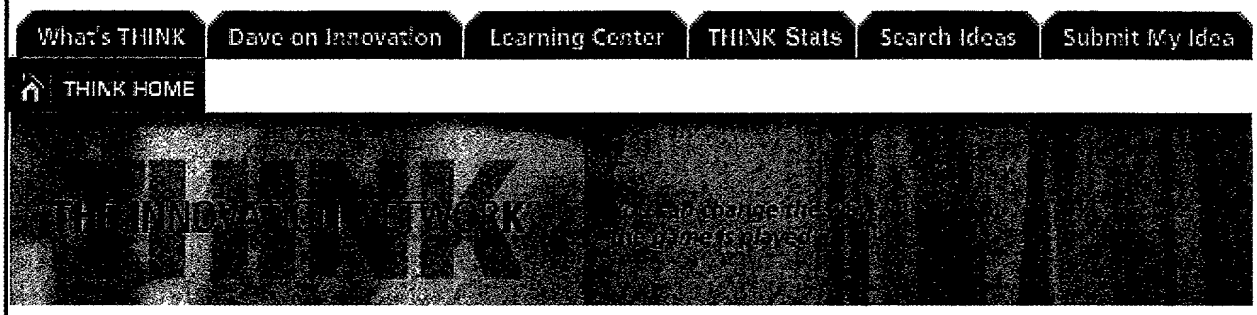
If you have any questions about the web site or program in general, email the SMARTFeedback@Exchange.Schwab.com mailbox. If you would like to check on the status of your idea, please check the SMART web site or contact your local torchbearers directly.

Good Luck!

Susanne Lyons

3010

Fig. 30



Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

○ **My idea relates to Electronic Brokerage (EB) products**

- Your idea will be routed to the Loop where all EB product ideas are directly handled.

○ **My idea is primarily related to Retail Client Services.**

- Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

◉ **My idea improves upon our current business process regardless of what Enterprise is impacted.**

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

○ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**

- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continue with Submission

310

1
260

Fig. 31

What's Idea Central | How's IC Work? | Linnet on Ideas | IC Stats | Search Ideas | Submit My Idea

THINK HOME

IDEA CENTRAL

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name: test idea #3

Brief Idea Description: testing for the patent application #3

Categorize your idea: Service Idea

Your Idea (limited to 2,000 characters)

I am entering test ideas to demonstrate the system

Please associate three key words with your idea for future database searches.

SCHWAB | IDEAS | test

242

Continue with Idea Submission

Fig. 32

What's Idea Central | How's IC Work? | Linnet on Ideas | IC Stats | Search Ideas | Submit My Idea

THINK HOME

IDEA CENTRAL

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

RELATED IDEA(S) FOUND

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

Carolyn Spitz 1
TEST

☑ Check if this idea is similar to yours.

Program: VentureQuest
Status: Submitted, not yet reviewed
Posted: 12/9/99

TEST

What makes your idea unique or different?

This one is being entered into Idea Central

Carolyn Spitz 2
test

☐ Check if this idea is similar to yours.

Program: VentureQuest
Status: Submitted, not yet reviewed
Posted: 12/22/99

that's true isn't it!

What makes your idea unique or different?

3310

Fig-33

What's Idea Central | How's IC Work? | Linnot on Ideas | IC Stats | Search Ideas | Submit My Idea

THINK HOME

IDEA CENTRAL

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Submit an idea

Which Schwab enterprise does your idea affect the most?

Retail Business Development & Branch Operations

Which of Schwab's key strategic initiatives does your idea support most?

Invest In World-Class Talent

If you would like to expand on your idea and why it is important, please do so here. (Optional)

I have nothing to add

[redacted]

242

Fig. 34

What's Idea Central | How's IC Work? | Linnet on Ideas | IC Stats | Search Ideas | Submit My Idea

THINK HOME

IDEA CENTRAL

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

Idea Central

Author	Date	Category
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: Idea Central
Keywords: SCHWAB , IDEAS, TEST
Idea Name: test idea #3
Idea Title: **testing for the patent application #3**
Idea: I am entering test ideas to demonstrate the system

Related Ideas
TEST

Question Details

Enterprise Affected : Retail Business Development & Branch Operations
Key strategic initiative: Invest In World-Class Talent
Idea expanded : I have nothing to add

[redacted] 3520

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

I agree with these terms and want to [redacted]

3530

3510

Fig. 35

What's Idea Central | How's IC Work? | Linnet on Ideas | IC Stats | Search Ideas | Submit My Idea

THINK HOME

IDEA CENTRAL

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Thank you for your valued ideas!

Thank you for using THINK, THe Innovation NetworK. Your idea (idea #1168) has been submitted to **Idea Central**. You will receive an e-mail confirming receipt of your idea, as well as next steps. If you wish, you may periodically check your idea's status on this site. Please use the links above if you wish to continue exploring the THINK site and/or the innovation zones.



Confidential - Subject to Protective Order

Fig 36

Spitz, Carolyn

From: WFService on behalf of Idea Central
Sent: Tuesday, February 15, 2000 11:10 AM
To: Spitz, Carolyn
Subject: Thank you for posting your idea to Idea Central

Thank you for using Idea Central!

We have received your idea (Idea # 1168) and we will be researching it shortly.

As you know, innovation is the key to Schwab's future success, and very often the most innovative ideas come from Schwab employees themselves. We are pleased to be able to provide you with a mechanism of sharing your thoughts and ideas.

Our goal is to provide timely feedback and follow up on all ideas submitted. We will get back to you at the earliest possible time to inform you of the status of your idea. As outlined on the Idea Central site, it will take a number of weeks for us to do the necessary research on your idea and to obtain proper feedback. We appreciate your patience during this time. Please be assured that your idea will receive careful handling and be given serious consideration during this process.

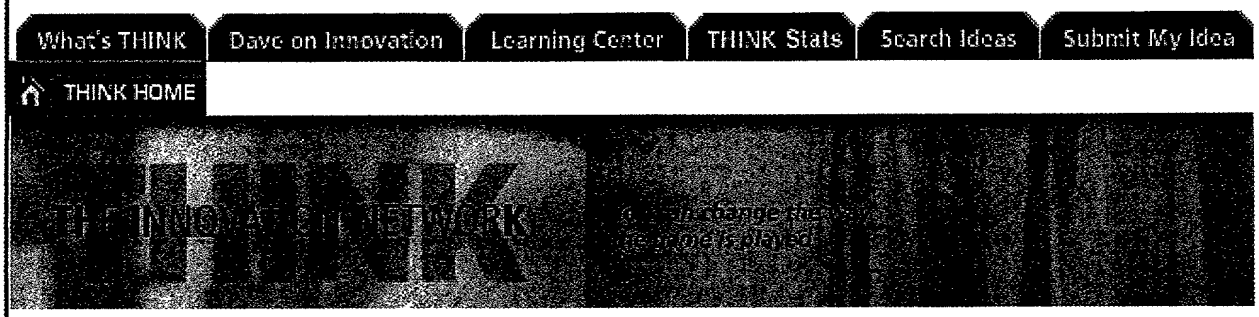
Thanks again for your submission,

The Idea Central Group

SCHW0003200

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3710

Fig. 37



Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

○ **My idea relates to Electronic Brokerage (EB) products**

- Your idea will be routed to the Loop where all EB product ideas are directly handled.

○ **My idea is primarily related to Retail Client Services.**

- Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

○ **My idea improves upon our current business process regardless of what Enterprise is impacted.**

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

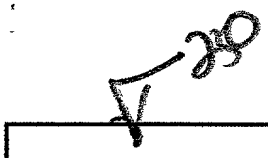
◉ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**

- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continue with Submission

CONFIDENTIAL

Fig. 38



What's VQ? | Innovation Defined | Add a Peer Comment | VQ Stats | Search Ideas | Submit My Idea

THINK HOME

VentureQuest

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.



Idea Name: test idea #4

Brief Idea Description: testing for the patent application #4

Categorize your idea: Product Idea

Your Idea (limited to 2,000 characters)

This is a test idea to demonstrate VentureQuest

Please associate three key words with your idea for future database searches.

ATM | branch | advice

Continue With Idea Submission

Fig. 39

VentureQuest

RELATED IDEA(S) FOUND

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

Dan Lester 1
Install ATM

☐ Check if this idea is similar to yours.

Program: Idea Central
Status: Submitted, not yet reviewed
Posted: 11/16/99

As a customer (and employee) service, and to alleviate in-branch, rep-assisted deposits and small check pick-ups, and to reduce ATM fees paid to non-Schwab banks, Schwab should install at least 1 ATM at all (walk-in) branches, and at all major employee sites (at least 1 per bldg.) The ATM's could be the portable indoor type (as found in the employee branch) or the in-wall fixed type (available 24x7), whichever is appropriate for the physical circumstances. (If need be, the ATM's could be clearly labeled that cash deposits are unacceptable, and warning letters and/or fees could be used to curb abuses.)

What makes your idea unique or different?

Gina McKeown 2
separate assets on apos by asset class

☐ Check if this idea is similar to yours.

Program: Idea Central
Status: Submitted, not yet reviewed
Posted: 11/17/99

Design apos screen to list securities by asset class and give totals for each. This will make it easier for reps giving advice to calculate appropriate asset amounts for clients without web access and under pcu asset requirement.

Fig 40

Copyright 2000

What's VQ? | Innovation Defined | Add a Peer Comment | VQ Stats | Search Ideas | Submit My Idea

THINK HOME

VentureQuest

All of the following fields must be completed for idea submission.

Which one of Schwab's strategic priorities does your idea support most?

Offer Schwab-Style Help and Advice

Who would benefit the most?

◉ **Customers?** ○ **Employees?**

Describe the employee/customer segment:

All customers with money

Click for example

What specific need or opportunity would this idea tackle?

Giving them help and advice is the only way to go

Click for example

What signifies success for this idea?

Having every customer invested properly

Click for example

What (stated or unstated) rules would this idea break?

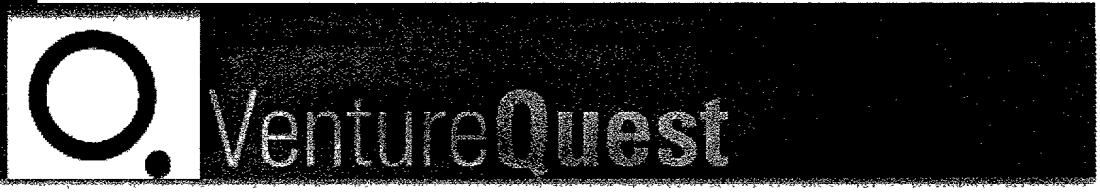
Industry rules broken:

Brokers want to earn commissions, not do what's right for the customer

Fig. 41

What's VQ? | Innovation Defined | Add a Peer Comment | VQ Stats | Search Ideas | Submit My Idea

THINK HOME



Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

VentureQuest

Author	Date	Category
Carolyn Spitz	2/15/00	Product Idea

Innovation Zone: VentureQuest
Keywords: ATM, BRANCH, ADVICE
Idea Name: test idea #4
Idea Title: **testing for the patent application #4**
Idea: This is a test idea to demonstrate VentureQuest

Question Details

Strategic Priority: Offer Schwab-Style Help and Advice
Who benefits most: Customers
Emp/Cust Segment: All customers with money
Need Tackled: Giving them help and advice is the only way to go
Industry Rules Broken: Brokers want to earn commissions, not do what's right for the customer
Schwab Rules Broken: Customers self-direct
Signifies Success: Having every customer invested properly
Competitors Upset: Merrill Lynch and other full commission brokers
How disruptive: Extremely
Enterprise Affected: My idea affects more than one enterprise
Who supports idea: All employees
Pros: This is a new way to differentiate ourselves
Cons: It is expensive to implement

4210

Make Changes

4220

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

Fig. 42

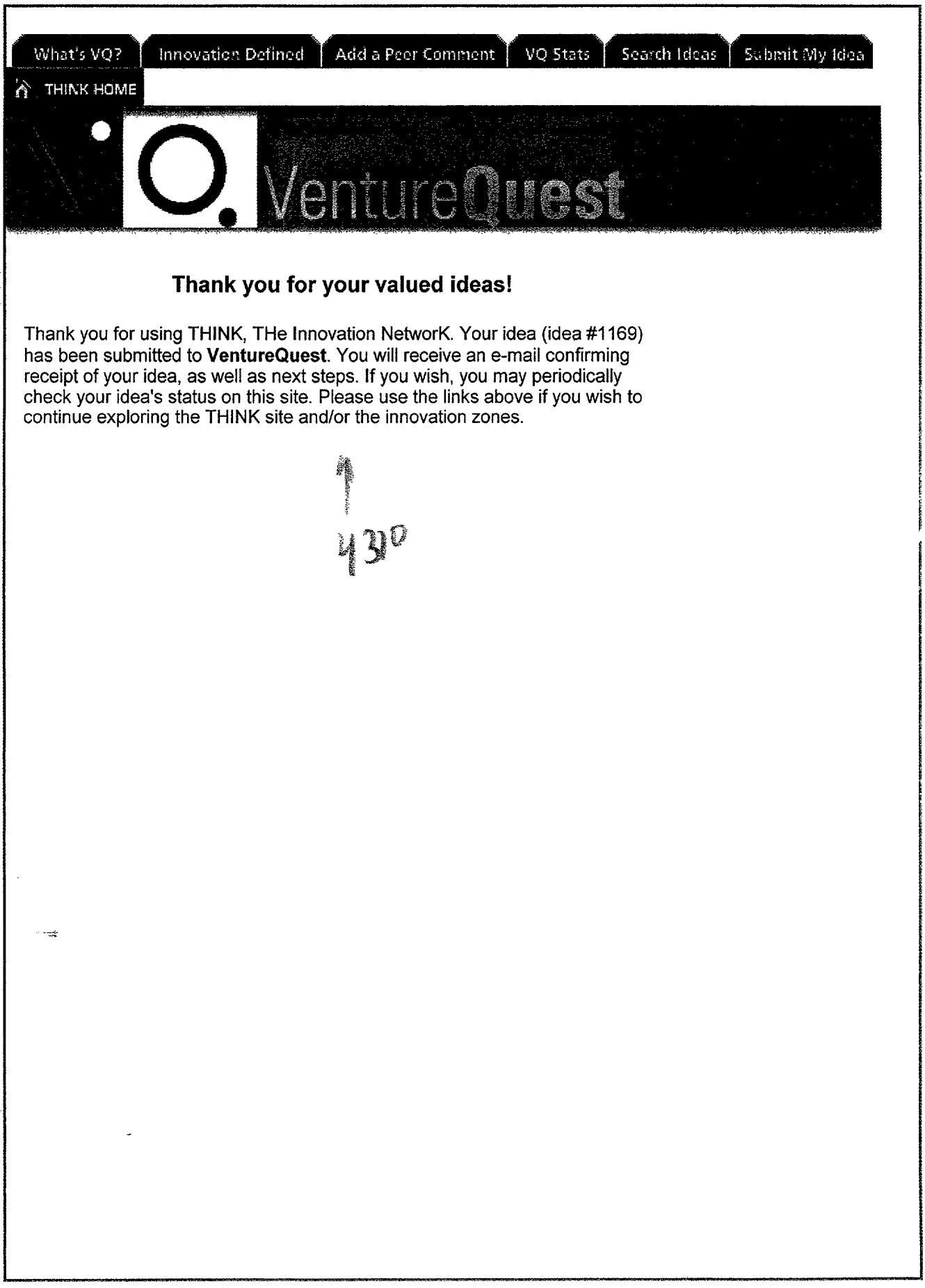

What's VQ?
Innovation Defined
Add a Peer Comment
VQ Stats
Search Ideas
Submit My Idea
THINK HOME
VentureQuest
Thank you for your valued ideas!
Thank you for using THINK, THe Innovation NetworK. Your idea (idea #1169) has been submitted to VentureQuest. You will receive an e-mail confirming receipt of your idea, as well as next steps. If you wish, you may periodically check your idea's status on this site. Please use the links above if you wish to continue exploring the THINK site and/or the innovation zones.
430

Fig 43

Spitz, Carolyn

From: WFService on behalf of VentureQuest
Sent: Tuesday, February 15, 2000 11:20 AM
To: Spitz, Carolyn
Subject: Thank you for submitting your idea to VentureQuest

Thank you for submitting your idea (Idea #1169) to VentureQuest!

VentureQuest is a place for revolutionary ideas that will change the way we do business in fundamental ways. The idea submitter (that's you!) must passionately own the idea, and peers must support it and provide their input.

Ideas are not reviewed until three of your peers add comments. The purpose of this requirement is to ensure that ideas are fully thought through and have the support they need for implementation.

Now that you have submitted your idea, please ask the peers you have discussed your idea with to add their comments. Have them enter the VentureQuest site, go to the black tab titled "Add a Peer Comment" and follow the instructions from there. After three peer comments are received, you will be contacted within two weeks to discuss next steps.

Thank you for the time and thought you have given to your idea submission. Innovation is the source of Schwab's success, and you play a key role in our future by making innovation part of your job.

-- The VentureQuest team

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4410

CONFIDENTIAL

Fig. 44

What's Idea Central | How's IC Work? | Linnet on Ideas | IC Stats | Search Ideas | Submit My Idea

THINK HOME



Welcome to the program for submitting creative ideas to enhance the way we do business!

Idea Central is a Retail-sponsored program that provides a forum for all employees to have their ideas reviewed by appropriate decision-makers. Please use the links above to learn more about how Idea Central works. If you have questions or comments, please send a message to the Idea Central mailbox.

Owner/Contact:
Idea Central Mailbox or Stacy Orff: 415-667-3447

240

Ex. 45

Confidential - Subject to Protective Order

IDEA CENTRAL

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

What's IdeaCentral?

- Mission
- Who can use Idea Central?
- What types of ideas should be submitted to Idea Central?
- What types of ideas do not belong in Idea Central?
- What happens to an idea once it is submitted to Idea Central?
- When will I hear back from Idea Central?

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Mission:

Welcome to Idea Central

1. Idea Central is the place for ideas that make things better, in our day-to-day business and in our everyday work lives.
2. The site serves as a tool for employees to submit ideas to senior management and business groups that can help move an idea towards implementation.

Frequently Asked Questions:

Who can use Idea Central?

Any Schwab employee (except those in RCS) can submit an idea to Idea Central. Innovative ideas can come from anyone - new employees or long-time veterans. RCS employees should use the SMART program, which is specifically designed to handle ideas from this enterprise.

What types of ideas should be submitted to Idea Central?

Lots of ideas will find a home in Idea Central. Ideas might suggest ways to improve customer service or a business process, enhance our products and services, or improve employee development. If you're not sure if your idea belongs in Idea Central, the THINK submission process will help you decide where to route your idea.

SCHW-00600

IDEA CENTRAL

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

How's Idea Central Work?

It's pretty simple so go ahead and submit an idea!

What you should do:

1. **Before submitting an idea, please review or consult available resources (IWIN, the SchWEB, your manager) to see if your idea already exists or if it is currently being developed.**
2. **Please search the IC database to see if an idea similar to yours has previously been submitted.**
3. **If your idea has not been submitted or you want to receive feedback on a previously submitted idea, please complete the IC submission form to give us detailed information about your idea and yourself.**

What we will do:

- **We respect the value of all ideas, large or small, as they are vital to our company's continued success.**
- **We will carefully handle every idea; each one will be given serious consideration by the appropriate decision-makers (typically department heads).**
- **We will send you a message to acknowledge our receipt of your idea.**
- **We will review your idea and route it the proper business area for research and further development. The estimated time for this process is 4 weeks, as ideas are collected and sent on to our partners at the end of each month.**
- **We may suggest that you submit your idea to another program (the Loop or SMART) if it would be more appropriately addressed there.**
- **We will provide feedback to you once we have an informed decision as to the status of your idea.**

4710

Fig. 47

What's Idea Central | How's IC Work? | Linnet on Ideas | IC Stats | Search Ideas | Submit My Idea

THINK HOME

IDEA CENTRAL

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.



"...our fast-paced, change-filled business environment is not going away. To ensure that we remain ahead of our competitors, we will continue to foster innovation and ideas among all employees."
- Linnet

Dear Colleagues:

Underlying the success of our company is a culture where change is adopted not rejected, and I'm proud that this culture is alive and well within Retail. Every time I visit a branch or a call center, or meet with Retail teams here in San Francisco, I am energized by your innovative spirit and wish that I could capture every idea that you put forth. Idea Central, a new Retail-wide program for sharing ideas, answers that call.

Idea Central got its start as a tool for Retail employees but we decided to open it up to all employees, knowing that the process would work equally well across all enterprises.

You probably have many suggestions for improving how we do business, or even changing some of the ways we do business. I encourage you to use Idea Central to share your ideas; each and every idea that comes to us through Idea Central will be reviewed by the appropriate business units. This is another step towards positive change for us and for our customers.

We all recognize that our fast-paced, change-filled business environment is not going away. To ensure that we remain ahead of our competitors, we will continue to foster innovation and ideas among all employees. Thank you for your contributions and I look forward to seeing how we can make a difference together!

Best,
Linnet
Linnet Deily
Vice Chairman and
President, Schwab Retail Group

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4810

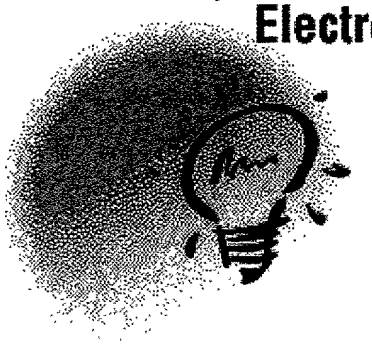
SEC-PROD-0004809

Fg. 48

ELECTRONIC BROKERAGE PRODUCT FEEDBACK CHANNEL
THE LOOP

The Loop is a feedback tool for
Electronic Products

Our objective is to incorporate your ideas into the product development process



The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

How the Loop Works

- What is the Loop?
- Who manages The Loop?
- Why did we create The Loop?
- What feedback should I submit?
- What doesn't belong in The Loop?
- Why wasn't my idea implemented?
- How do I Participate?

1
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SCHWAB_0000220

Fig 49



The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

The **Electronic Brokerage Enterprise** is headed up by Gideon Sasson, and as of October 1999 has about 370 people (which includes about 240 EBT/SITE staff!). The groups that comprise EB include:

- Product Development
- Marketing Development
- EB Technology (part of SITE)
- Consumer Experience and Usability
- Finance
- E-Mail
- EB Service Integration

EB develops a variety of electronic products, including

- **The 'Public'** website (web content that anyone can surf, including the homepage at www.schwab.com)
- **The Customer Center** website (web content and functionality that Customers must log on to access)
- **eMail products** (Alerts, as seen under the Alerts tab in the Customer Center website)
- The **"Velocity"** Signature Service Desktop product
- **Mobile/Wireless** trading.

Emerging Technologies, such as EB, works closely with other Enterprises to plan and select new projects for development through an annual Planning process which includes representatives from around Schwab. We will share EB's project plans and strategies for 2000 when they are finalized - check back for updates here, or on the eWorld intranet site (jumpword "eworld" from the Schweb - EB's intrenet site that includes the latest web and product changes, and in depth product information).

EB also focuses on maintaining the products once they have been launched. There are a number of staff dedicated to this neverending task. Feedback - like what we get through The Loop - helps to keep us up to date on bugs and enhancements that are unavoidable given the ever changing internet environment! So thank you for taking the time to use The Loop - your input does not go unheard!

We also want to capture Customer Testimonials. These are comments we forward onto EB Marketing from our Schwab customers who have said nice things about our Electronic Brokerage products, which may be featured in upcoming marketing campaigns.

Schwab_0054200

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Fig. 30





Loop Update - January 2000

The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

Confidentiality!
Please remember that any information about products being developed is for internal Schwab use only. The information should not be shared with customers or other people outside of Schwab.

For those of you not familiar with the Loop, this report is the most efficient way of letting you know the status of your Product and Service suggestions. The Loop continues to be a great way to capture your ideas and enhancement suggestions for our electronic products. Please keep the following criteria in mind when sending in your submissions:

- The Loop focuses on the Web, e-mail products, Velocity and other EB products. Refer to your desktop tools for issues with Call routing, Telebroker, and Legacy and other non-Electronic Brokerage systems, which are outside the scope of the Loop.

- The Loop isn't the place to go for urgent matters, such as reporting the Web is down. Use your normal urgent process for such time sensitive issues!

Take a look below to see the results of your recent feedback. Let others know how the Loop works. Refer to the Past Newsletters to see the previous Monthly Updates. You can also refer Web Updates on e.World for recent launches.

As always, thank you for taking the time to submit your ideas!

Product and Service Suggestions:

- **Implemented**
- **In Progress**

Implemented

Change/Addition	Description	Contributing Employees

FIS-51





Past Newsletters

The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

Check out our archive of Loop updates:

- December 1999
- November 1999
- October 1999
- September 1999
- March 1999
- December 1998
- October 1998
- September 1998
- July 1998
- June 1998

5240

SCHB 000520

Fig. 52



We want to capture Customer Testimonials. These are comments we forward onto EB Marketing from our Schwab customers who have said nice things about our Electronic Brokerage products, which may be featured in upcoming marketing campaigns.

You can submit Customer Testimonials via this form, as well as e-mail directly to customertestimonials@schwab.com.

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Date: 2/15/2000

Your Name: CarolynSpitz

Customer Account: 1234567

Customer Name: Jane Doe

Rep Group: Branches

Area: Product

Summary: (one line)

She wants to see more information about XYZ product

Details:

I don't have any more details

Submit

5310

CONFIDENTIAL SCHB00000

Fig. 53



Thank you for your submission.



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Schwab 1000-0054

Fig. 54

THE LOOP — ELECTRONIC BROKERAGE PRODUCT FEEDBACK CHANNEL

e.World | February 15, 2000

Select a New "e.Category"

>> SEND US EMAIL IF SOMETHING YOU'RE LOOKING FOR ISN'T ON E.WORLD

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WEB UPDATES

2000 QUARTER 1

02-10	Stock Analyzer
02-02	SNAP print at home
01-31	Velocity Release
01-26	Market Analysis reports via email
01-20	IRA Distribution Online Form
01-20	Automatic Investment Plan (AIP)
01-13	E Confirms
01-11	MySchwab (Enhanced)

'99 QUARTER 4

12-27	Learning Center
12-15	Online Password Reset
12-06	Velocity Release 2.5
11-19	Updated "Intro to the Web" Brochure
11-19	Advanced Mutual Fund Screening
11-19	Retirement Planner - Public Site
11-19	Analyst Center- Insider Activity for GI
11-18	Advanced Options - Signature Services
11-18	Online IRA Distribution Form
11-01	Signature Services/Velocity Trial Offer

<< To jump to a specific update, please select a he... from the menu to your left.

2000 Quarter 1

02-10 Stock Analyzer

Stock Analyzer is an online tool that walks you thr... the process of researching a stock. This Phase II is the Schwab-... branded, improved version for customers only.

See Spotlighted Product

02-08 Portfolio Checkup Enhancements

The following features were added:

- ability to enter non-Schwab holdings.
- ability for customers to classify assets themselves.

See Spotlighted Product

02-02 SNAP print at home

Customers who choose the new Print and Mail fea... and complete their applications online, will receive... Pending Account Number and granted Web acces... after they complete their online submission.

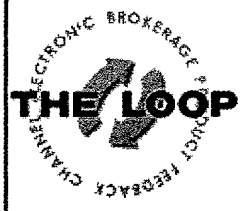
See Spotlighted Product

01-31 Velocity Release

Print capability and a software password were ad...

See Spotlighted Product

Fig 55



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e.World
Schweb
IWIN

FEATURED PRODUCT

Velocity

5 Minute Mee
2.6
5 Minute Mee
Velocity on yo
Sig Svs Trial
Description
Changes to V
Browser Base
Simulation
90 Second Pr
Features/Ben
FAQ's
Training Docu

Changes to Velocity

- Newest Release
- What's Coming
- Release Notes
- Submit Suggestions for Changes

Newest Release - 2.6 - 2/01/00

Start-up Password (Password Lock)

Now you can protect the accessibility to your Schwab financial information in Velocity by creating a Start-up Password. Prevent others from opening Velocity unless a valid password is entered.

Link to password lock training

Velocity Prints!

With Velocity's new print button, you can print the information listed below in a format that reflects the same row and column relationships you see in the respective windows. For transactions, you can limit the printed information to daily or weekly data.

- Balances
- Positions
- Transactions
- Performance
- Order Status
- Saved Orders
- Watch Lists
- Quotes Summary

New Layout for Quotes

We improved the Quotes screen by inserting new data fields in the Summary view, they include Change %, Day High, Day Low, Open and Previous Close. Stretch the window or use the scroll bar to display all the fields. Click the magnifying glass icon to view the Detail Quote.

What's Coming

Fig. 56

Welcome to...



... where YOU can make the difference!!

Many of the best ideas for improving the way Schwab does business have come directly from our employees -- Online Greenbar, the Charitable Giving Account, and the Select Account feature on our website are just a few examples. The RCS SMART program not only provides you with a place to submit your ideas, but helps support you in making them a reality. Help lead Schwab into the future, submit your innovative ideas today!

- Susanne Lyons - RCS Enterprise President

What's SMART

SMART Incentives

Adopt an idea

Who to contact

Award Winners

Add a peer comment

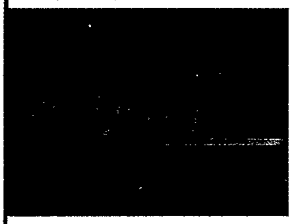
Website Feedback

Help me understand the submission process

Schwab_0000230

230

Fig. 57



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Help me understand the submission process

If you are a Torchbearer, login here

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What's SMART?

- Mission
- Who can use SMART?
- What types of ideas should be submitted to SMART?
- What types of ideas do not belong in SMART?
- What help is available?
- What is a Torchbearer?
- What happens to my idea once I have submitted it to SMART?
- When will I hear back from SMART?

Mission:

SMART

1. Foster an environment conducive to innovation within Schwab's Retail Client Services (RCS) enterprise
2. Create and sustain an official mechanism that empowers RCS employees to bring new, productive ideas to senior management
3. Produce results that benefit clients, employees, the enterprise, and the company as a whole.

Frequently Asked Questions:

Who can use SMART?

All RCS Employees can use SMART

What types of ideas should be submitted to SMART?

SMART seeks ideas from RCS employees that will help us improve our products, our services, our processes and our experiences at Schwab.

One way to think about what makes a good SMART idea is to look at the acronym S-M-A-R-T. A SMART idea is: Specific, Measurable, Achievable, Results-centered and Time-bound.

It also helps to know the additional factors that the SMART Torchbearers take into consideration before they'll bring a submitted idea to the SMART Steering Committee for review. Essentially, three factors weigh in: feasibility, owner passion and level of impact.

Fig. 58

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Help me understand the submission process

If you are a Torchbearer, login here

SMART Incentives:

Innovation is tremendously important to the continued success of Schwab. To recognize their contribution, employees who submit ideas to SMART are eligible to receive various awards, at the discretion of the SMART Steering Committee and the SMART Torchbearers.

These include:

- "1000 Watt Awards" - Stock options and cash, awarded by the SMART Steering Committee
- Spot Awards - Cash awarded by the SMART Torchbearers

5910

Schwab-SEC-0000

Fig 59

[redacted]

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Adopt an Idea

Sometimes people have great ideas but don't have the time or desire to present them and take them all the way through implementation. These ideas are listed below, and if one excites you, adopt it as your own.

Here's how it works

Review the details of the idea and decide if you want to pick it up and run with it. Simply contact a SMART torchbearer, and you'll be on your way!

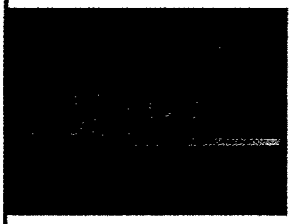
Ideas available for adoption:

ID	Posted on	Idea Description	Author
1095	5/1/96	Using a focus run, identify non-electronic users, have teams call top 20% and of	Barb Francis
956	5/1/96	Provide an incentive to non-TeleBroker but heavy team users in the form of: for	Betty Cataffo
1007	5/1/96	Provide customers option to listen to tape about the market & econ. information	Betty Cataffo
1062	5/1/96	Empower all brokers with margin adjustment functions.	Brad Cravens
910	5/1/96	Purchase cordless headsets to cut down on time away from the phone, by keeping i	Brian Moon
1061	5/1/96	Transfer margin duties to each S500 Team.	David Burch
1016	5/1/96	Include Select List in quarterly Performance Guide.	David Burch
1034	5/1/96	Have 1 WSJ per 3 teams.	David Ligan
902	5/1/96	Centralize Bloomberg machines to allow easier access; less hold time for custome	Deborah Jones
1003	5/1/96	Have IBES installed on each MAMS pc to save time and money.	Diane Smith

[redacted]

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Fig. 60



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If you are a Torchbearer, login here

Can I get help with my idea?

OK, you have an idea. But you probably have questions. How much does it cost to mail a lead package? What percentage of Platinum clients have IRAs? The kinds of questions that require a little extra research. Or you might just need someone to take a quick look at your idea. There are plenty of people who can help:

- Team Experts can answer general questions on how the program works, and act as a sounding board if you feel the need.
- Local Torchbearers can/will:
 - help you decide whether or not to submit your idea
 - provide guidance and contacts for researching your idea
 - help you prepare for the presentation
 - support you in your efforts to get your idea implemented
 - answer, or get answered, any SMART questions you haven't found an answer to yet.

Who are they?

Team Experts:
(**TBD**)

Local Torchbearers:

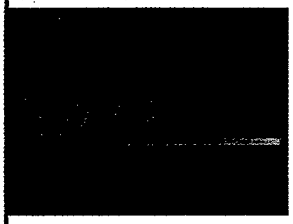
DENVER	INDIANAPOLIS	ORLANDO
Patrick Smith (Lead)	Brian McDonald(Lead)	Alan Wing (Lead)
David Burch	Rick Presley(Lead)	Allan Brodie
Bonnie Giese	Jennifer Puetz	William Burke
Patrick Phinney	Erin Hynek	Mike Cook
Casey Wentler	Ken Miedema	David E Johnson
Adam Dunlap	Anthony Ayers	Jeff Scherer
		Rudy St Cyr

PHOENIX	SAN FRANCISCO
Dyanne O'Connell (Lead) Jon Shaw	Tony Essma (Lead)

National Program Managers:
Michael Kravitz & Gary Bauman, RCS Innovation and Quality

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Fig. 61



Spot Awards/1000Watt

1999
1998
Past Spot Award Winners
Past 1000 Watt Winners

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1999 Spot Award Winners

Denver	Indy	Phoenix	Orlando	San Francisco
TBD	TBD	TBD	TBD	TBD

1998 Spot Award Winners

Denver	Indy	Phoenix	Orlando	San Francisco
• Bonnie Giese • Norman Liu • Nathaniel Wilkinson • Tom Bjorklund • Pat Smith • Steve Kovach • Terry Campbell	• Todd Kelly • Mike Rasmussen • Randy Frederick • Steve Erwin	• Doug Calcaterra • Stuart Bates • Charlie Pascu • Dyanne O'Connell • Galo Tapia • Shani Buss • Norman Rischard	• TBD	• Liz Dahlgren • Patrick Bentivegna • Ron Slaughter • Marty Weissman • David Hamasaki • Gill Cyester • Don Kolley • Jim Skidmore

top

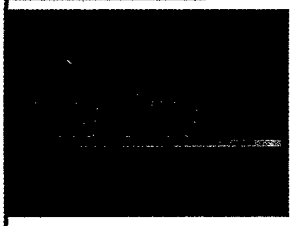
1998 1000 Watt and Long Life Winners

- Patrick Bentivegna
- Steve Erwin
- Bill Harshman
- Bob Kunkle
- Tom McKay
- Todd McWhirter
- Hal Swanson

top

Past Spot Award Winners

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If you are a Torchbearer, login here

Adding a Peer Comment

Thank you for supporting your peer by adding comments to his/her idea. We are interested in peer comments to ensure that ideas are fully thought through and have the support they need for implementation.

On the next screen you will find the Idea Search function. Enter the idea number (your peer should be able to provide it) or search by one or more of the criteria listed. Click on the idea on the following screen and you will be provided with space to provide your comment.

Add a peer comment

1
6310

9954500-100903

Fig 63

Learning Center | Dave on Innovation | THINK Stars | SMART Stats | Search Ideas | Submit My Idea

THINK HOME

[redacted]

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Help me understand the submission process

If you are a Torchbearer, login here

Idea Search

Finding ideas you're interested in couldn't be easier with Idea Search.

To Search for an idea in our database, you can customize your search results using criteria listed below. When you are done, submit the form, and you will be presented with a list of selected ideas. With the search results, you can add comments to existing ideas, or if you'd like, you can submit your own idea. If you know the idea number, skip to that field, enter the number and submit.

Search Criteria
Enter as many or as few criteria as you'd like. Separate multiple key words with spaces.

Show me all ideas I submitted.

Innovation Zone	All
Submitted in last	All
Status	All
Category	All
Enterprise	All
Key Words	
Idea Number	

Search | Clear

1
237

Fig 64

[redacted]

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If you are a Torchbearer, login here

Idea Search Results

Your search criteria returned the following ideas:
Click on any idea listed below for more detail.

ID	Posted on	Idea Description	Author
1169	2/15/00	testing for the patent application #4	Carolyn Spitz
1168	2/15/00	testing for the patent application #3	Carolyn Spitz
1167	2/15/00	testing for the patent application #2	Carolyn Spitz
1166	2/15/00	testing for the patent application	Carolyn Spitz
1165	2/8/00	creat great tasting smooth cheap butter	Carolyn Spitz
1162	1/27/00	hi, I am testing this again - and again	Stacy Orff
1160	1/25/00	new idea	Carolyn Spitz
1158	1/13/00	test	Carolyn Spitz
1156	1/13/00	test	Carolyn Spitz
1155	1/13/00	test	Stacy Orff

[redacted]

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Fig. 65

Confidential

Learning Center | Dave on Innovation | THINK Stats | SMART Stats | Search Ideas | Submit My Idea

THINK HOME

[redacted]

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test idea #3

Idea No:	1168
Posted By:	Carolyn Spitz
Submitted:	Tuesday, February 15, 2000
Program:	Idea Central
Brief Description:	testing for the patent application #3
Keywords:	schwab , ideas, test
Status:	Submitted, not yet reviewed

Idea Description

I am entering test ideas to demonstrate the system

View more information about this idea

Related Ideas

Idea No.	Idea
1145	TEST

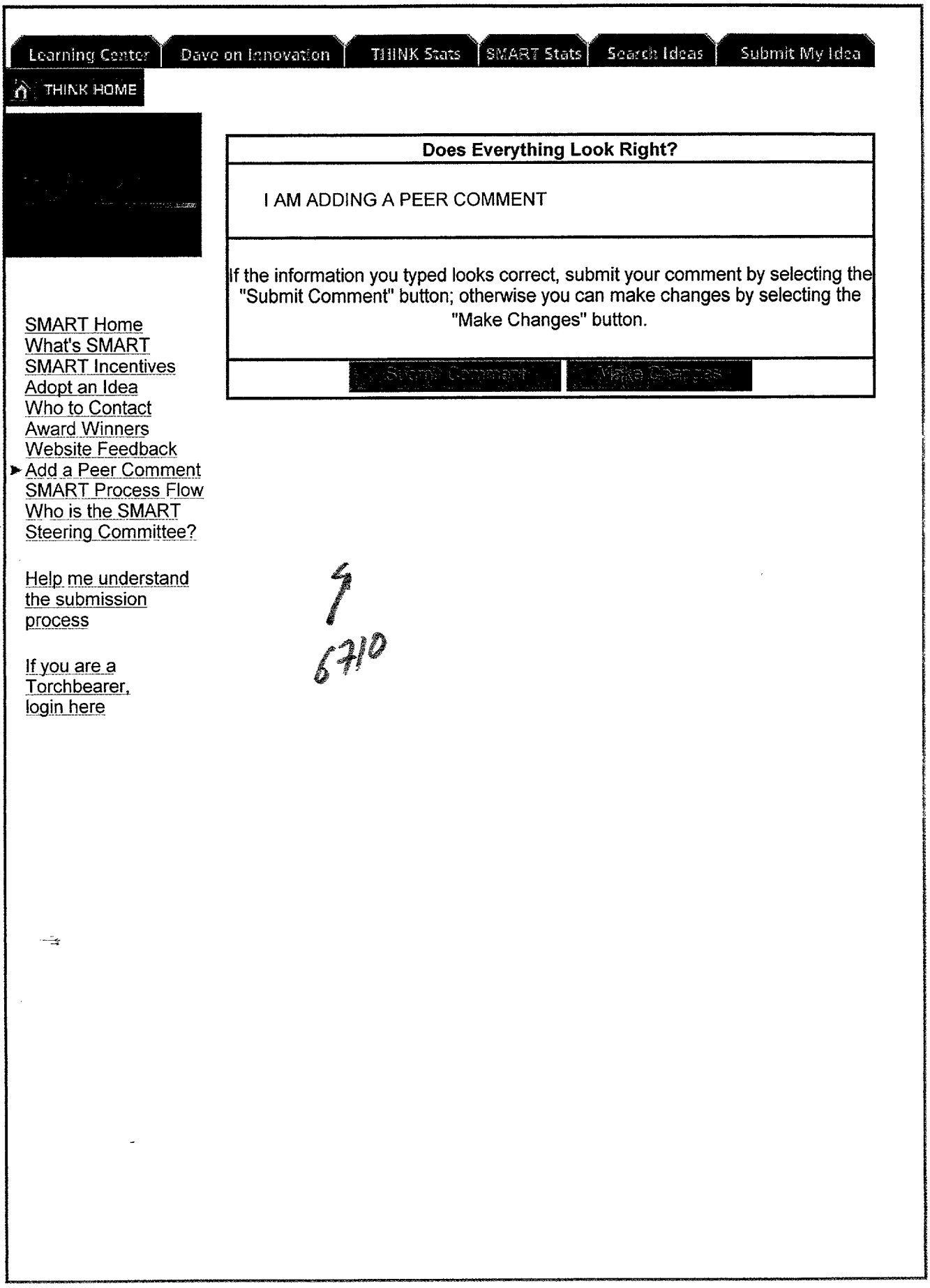
All ideas are greatly appreciated by Schwab. Your input is equally valued. If you would like to comment on this idea, please do so here.

I AM ADDING A PEER COMMENT

Submit Comment

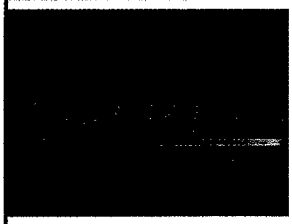
Take me back to my Idea Search Results

Fig. 66


Learning Center
Dave on Innovation
THINK Stats
SMART Stats
Search Ideas
Submit My Idea
THINK HOME
SMART Home
What's SMART
SMART Incentives
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Award Winners
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Add a Peer Comment
SMART Process Flow
Who is the SMART Steering Committee?
Help me understand the submission process
If you are a Torchbearer, login here
Does Everything Look Right?
I AM ADDING A PEER COMMENT
If the information you typed looks correct, submit your comment by selecting the "Submit Comment" button; otherwise you can make changes by selecting the "Make Changes" button.
Submit Comment
Make Changes

4
6710

Fig. 67



Thank you for your submission

Your input is important to the innovation process at Schwab and will be considered as this idea is reviewed.

Search again Submit an idea

View my comment

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Help me understand the submission process

If you are a Torchbearer, login here

1

6810

Schwab_0002_0000

Fig 68

What's VQ? | Innovation Defined | Add a Peer Comment | VQ Stats | Search Ideas | Submit My Idea

THINK HOME

VentureQuest

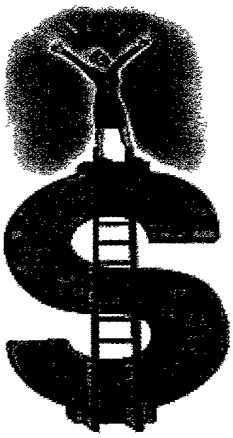
VentureQuest mission: Develop new businesses for Schwab using a venture capital approach



How to get your idea funded



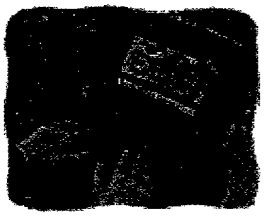
Business plan templates and resources



Incentives for funded ideas



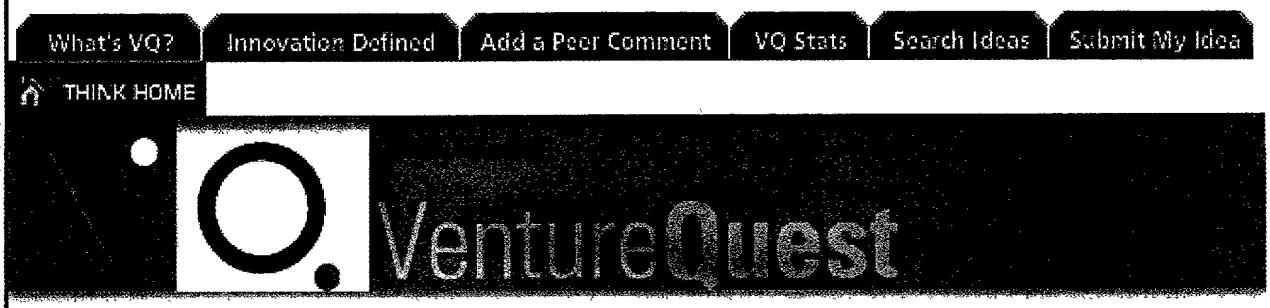
Strategy: Context for Innovation, By Dan Leemon



VentureQuest feedback
Tell us what you think!

250

Fig. 69



How to Get your Idea Funded

- Gain peer support and feedback through the comment process
- Submit your idea to VentureQuest
- Have a minimum of three peers submit their comments
- Work with VentureQuest to research your idea and pass initial screening
- If passed, develop a business plan
- Present your plan to the Innovation Council
- If approved, your idea will be assigned to a business group within Schwab for test and implementation
- The implementation group reports back to VentureQuest according to the agreed upon milestones

Frequently Asked Questions

- How much seed capital is Schwab prepared to grant? How many ideas will get funding? Over what time period?
- What is the Innovation Council? Who are its members?
- What questions will I be asked to answer in the submission process?
- Why do you require peer support?
- What kind of timing can I expect?
- What kinds of ideas will be approved?

Back to VentureQuest Home

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SCHW0000251

Fig. 7D

VentureQuest

How to Get your Idea Funded

- Gain peer support and feedback through the comment process
- Submit your idea to VentureQuest
- Have a minimum of three peers submit their comments
- Work with VentureQuest to research your idea and pass initial screening
- If passed, develop a business plan
- Present your plan to the Innovation Council
- If approved, your idea will be assigned to a business group within Schwab for test and implementation
- The implementation group reports back to VentureQuest according to the agreed upon milestones

Gain peer support and feedback

Before you submit your idea to VentureQuest, you should talk to a minimum of three peers about the idea and gain their support and feedback. You are asked to identify these individuals in the VentureQuest idea submission process and summarize what your supporters view as the pros and cons of your idea. In order to answer these questions completely and thoughtfully, you need to have fully explored the idea with your Schwab co-workers.

Peers can be a great source of encouragement and support for you. They also can help you flesh out the details and update you on Schwab's current offerings and capabilities. We consider peers to be a critical part of the evaluation process.

Submit your idea to VentureQuest

Next, submit your idea to VentureQuest through the THINK portal. The questionnaire is the longest and most complex of any of the innovation zones, reflecting the high degree of scrutiny that ideas will be subject to. Here's a listing of the questions you are asked for your reference and consideration.

Idea Name	
Brief Idea Description	
Categorize your idea	Choose from among: Service Idea, Product Idea, Work Process Idea, Employee-Related Idea, Other Idea

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Fig 71

VentureQuest

DEVELOPING A BUSINESS PLAN

Guidelines and Templates

Articles

Books

Web Sites

Common Business Plan Pitfalls

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0504-0005-0000

Fig 72

VentureQuest

GUIDELINES AND TEMPLATES

Business Plan – Short Form

This document outlines the key questions that are important in understanding a business opportunity. You have already answered some of these questions in your VentureQuest idea submission. This form will be used for ideas not requiring significant funding and/or for less complex business opportunities. VentureQuest will assist you in determining whether or not this form is appropriate.

Business Plan Outline

This is an outline of the Business Plan Template which includes all of the key elements in a shorter version.

Business Plan Template

A well-written business plan is key to communicating your idea to the Innovation Council. This template includes all of the major topics that should be covered in any business plan. Probably the most important section is the executive summary, which may be the only section some investors read. VentureQuest will assist you in completing this template, which will be used for ideas requiring significant funding.

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Confidential

Fig 73

VentureQuest

Incentives for Funded Ideas

- What incentives are there to submit ideas?
- Who is eligible?
- What are the criteria for winning these awards?
- How many awards will be granted?

Frequently Asked Questions

What incentives are there to submit ideas?

For individuals whose ideas get funded, combination awards of cash and stock options are available. The awards range from $2,500 to $5,000 cash plus 2,500 to 5,000 in stock options. These awards are granted on a discretionary basis and will generally be made available after a VentureQuest idea gets funding approved from the Innovation Council.

Who is eligible?

All active and regular full and part time employees of The Charles Schwab Corporation and its subsidiaries are eligible. Contractors are eligible for the cash portion of the award only.

What are the criteria for winning these awards?

Individuals whose ideas get funded by the Innovation Council are considered for these awards. Refer to How to Get your Idea Funded for details on the funding process.

How many awards will be granted?

Up to five awards are expected to be granted in the calendar year 2000. If funded ideas are greater than anticipated, additional awards may be granted.

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Fig. 74

Attorney Docket No. SCHW0004

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name;

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

INNOVATION NETWORK

the specification of which (check one) X is attached hereto, or ___ was filed on _____ as Application Serial No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

==========

I hereby claim foreign priority benefits under Title 35, United Sates Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)			Priority Claimed Yes	No
Number	Country	Day/Month/Year Filed		

==========

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

MICHAEL A. GLENN, Reg. No. 30,176
DONALD M. HENDRICKS, Reg. No. 40,355
JACK J'MAEV, Reg. No. 45,669
EARLE W. JENNINGS, Reg. No. 44,804
CHRISTOPHER PEIL, Reg. No. 45,005

SEND CORRESPONDENCE TO:

MICHAEL A. GLENN, 3475 Edison Way, Suite L, Menlo Park, CA 94025

==========

Attorney Docket No. SCHW0004

I hereby claim the benefit under Title 35, United States code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Ser. No.	Filing Date	Status: Patented, Pending, Abandoned

==========

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: Evelyn DILSAVER

Inventor's signature _____ Date _____

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Full name of second or joint inventor: Kevin ROGERS

Inventor's signature _____ Date _____

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